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ABSTRACT

A guide for college administrators who are responsible for loan collection in the repayment of National Direct Student Loans (NDSL) is presented. Attention is focused on the difficulties created by loans with different terms and conditions. Repayment terms are discussed, and formulas are presented that are necessary to calculate the number and amount of payments and dollar cost of the loan to the student. After tracing the legislative history of the NDSL program as it relates to repayment, the minimum repayment requirements are reviewed. Regulations pertaining to National Defense Student Loans and NDSL are explained, and the text of the relevant NDSL regulations are appended. Descriptions are included on how to establish the length of the repayment period and the payment size as well as how to compute the required disclosure information. Both 10-year repayment periods and less than 10-year repayment periods are discussed. Billing procedures are also covered. Through the use of tables, an administrator will be able to calculate the following quickly: the number of payments required; the amount of interest to be paid; and the size of each payment necessary to retire all loans in the minimum time allowed. (SW)

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A Guide to the Repayment of Multiple National Direct Student Loans

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UNITED STATES DEPARTMENT OF EDUCATION
OFFICE OF THE ASSISTANT SECRETARY FOR POSTSECONDARY EDUCATION

February 1984

CB-84-3

STUDENT
FINANCIAL ASSISTANCE
PROGRAMS

Dear Colleague:

During the course of its 25-year history, the National Defense/Direct Student Loan Program created by the National Defense Education Act (NDEA) of 1958 has been amended a number of times. Most of these amendments or additions created new repayment terms that necessitated changes in billing procedures. Changes were made in repayment schedules, minimum repayment amounts, interest rates, grace periods, and deferments.

As a result of these changes, it is possible for a student borrower to have several National Defense/Direct Student Loans, each with different terms and conditions. This monograph, A Guide to the Repayment of Multiple National Direct Student Loans is designed to guide the institutional administrator responsible for loan collection in the repayment of National Direct Student Loans with different provisions or from more than one institution.

This is the second of three monographs to be distributed between December, 1983 and March, 1984. The first of these, The Use of Automated Data Management in the Institutional Delivery of Student Financial Aid, was distributed to financial aid administrators and fiscal officers in December, 1983. The final monograph, A Guide to Disbursement, Refund, and Repayment, will be distributed in March 1984.

Many people have helped in the preparation of this publication. The primary author of this monograph was Warren McAlvey of Michigan State University. The effort was coordinated by Barbara J. Kay, Director, Student Financial Assistance Training Program, with assistance from Renee Rappaport, Assistant Director, SFATP and Anne J. Price of NACUBO. The monograph was reviewed by staff members in the Office of Student Financial Assistance.

Sincerely,

Daniel R. Lau

Daniel R. Lau, Acting Director
Program Services, Student
Financial Assistance Programs

Edward Elmendorf

Edward M. Elmendorf
Assistant Secretary for
Postsecondary Education

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SECTION I

INTRODUCTION

During the course of its 25-year history, the National Defense/Direct Student Loan Program created by the National Defense Education Act (NDEA) of 1958 has been amended a number of times. Most of these amendments or additions created new repayment terms that necessitated changes in billing procedures. Yearly repayment changed to monthly, bimonthly, or quarterly; minimum payments increased from $15 per month to $30 per month; interest rates rose from three percent to four percent to five percent; grace periods changed from one year to nine months to six months; new deferments were added and borrowers with loans made after October 1, 1980 qualified for grace periods after deferment, while borrowers with loans prior to that date did not.

As a result of these amendments, it is possible for a student borrower to have several National Defense/Direct Student Loans, each with different terms and conditions. It is also possible that at the end of a four-year baccalaureate program a student could have received more than one loan from one or more than one institution, and that his total loan obligation would be comprised of loans with different provisions.

In addition to the changes in the interest rates and repayment terms in the National Defense/Direct Student Loan Program, Regulation Z (Truth in Lending) was enacted, requiring schools to provide previously undisclosed information to the borrower, such as the number of payments required to pay the loan in full and the total amount of the finance charges. The Garn-St. Germain Depository Institutions Act of 1982 (P.L. 97-320) exempted National Defense/Direct Student Loans from compliance with the Truth in Lending Act. However, Congress considered disclosure important enough to include disclosure requirements in the Student Financial Assistance Technical Amendments of 1982 (Public Law 97-301) which were later amended by the Student Loan Consolidation and Technical Amendments Act of 1983 (P.L. 98-79).

These amendments require that an institution provide the following information to the student borrower at or prior to the time the loan is made. Much of this information reiterates current requirements including:

- the name of the institution and the address to which communications and payments should be sent;
- the principal amount of the loan;
- the stated interest rate on the loan;
- the yearly and cumulative maximum amounts that may be borrowed;
- an explanation of when repayment of the loan will be required and when the borrower will be obligated to pay interest that accrues on the loan;

- a statement as to the minimum and maximum repayment terms which the institution may impose and the minimum monthly repayment required by law;

- an explanation of any special options the borrower may have for loan consolidation or other refinancing of the loan;

- a statement that the borrower has the right to repay all or part of the loan, at any time, without penalty; a summary of the circumstances in which repayment of the loan or interest that accrues on the loan may be deferred; and a brief notice of cancellation provisions for specified military service pursuant to Section 902 of the Department of Defense Authorization Act of 1981 (10 U.S.C. 2141, note);

- a definition of default and the consequences to the borrower, if the borrower defaults, including a statement that the default may be reported to a credit bureau or credit reporting agency; and

- the effect of accepting the loan on the eligibility of the borrower for other forms of student assistance.

In addition, the new amendments require the inclusion of:

- the amount of any charges collected by the institution at or prior to the disbursal of the loan and whether such charges are deducted from the proceeds of the loan or paid separately by the borrower;

- an explanation of any cost the borrower may incur in the making or collection of the loan.

All of the aforementioned information must be provided to the borrower in writing:

- as part of the application material provided;

- as part of the promissory note evidencing the loan; or

- on a separate form.

In addition to the information provided prior to the making of the loan, the Student Loan Consolidation and Technical Amendments Act of 1983 also requires certain information to be disclosed to the borrower, prior to the beginning of the repayment period (and preferably at the exit interview). Some of the information is already stated in the promissory note or is already being disclosed by the institution in compliance with current statute and regulations.

Information which is already required to be disclosed by the institution and which must be redisclosed prior to repayment includes the following:

- the name of the institution and the address to which payments and communications should be sent;

- the scheduled date loan repayment is to begin;
- the estimated balance owed by the borrower on the loan or loans covered by the disclosure as of the scheduled date on which the repayment period is to begin;
- the stated interest rate on the loan or loans;
- the repayment schedule for all loans covered by the disclosure including the date the first installment is due, and the number, amount, and frequency of required payments;
- an explanation of any special options the borrower may have for loan consolidation or other refinancing of the loan; and
- a statement that the borrower has the right to prepay all or part of the loan or loans at any time without penalty.

Two additional disclosures required by the Student Loan Consolidation and Technical Amendments Act of 1983 include:

- the nature of any fees which may accrue or be charged to the borrower during the repayment period; and
- the projected total of interest charges which the borrower will pay on the loan, assuming that the borrower makes payments in accordance with the repayment schedule.

As with the preloan disclosures, the prerepayment disclosure information must be either in the promissory note or in a written statement provided to the borrower and made available without cost. However, it should be noted that the failure of an institution to provide either the preloan or prerepayment disclosure information in no way:

- relieves a borrower of the obligation to repay the loan;
- provides the basis for an institution to be sued for civil damages; or
- be deemed to abrogate the obligation of the Department of Education to make any loan payments.

The disclosure requirements, the minimum payment option, and new deferments are only the most recent in the series of changes that have made the NDSL program increasingly more complex and the information to be provided during the exit interview increasingly more detailed.

The purpose of this monograph is to discuss repayment terms and present the formulas necessary to calculate the number and amount of payments and dollar cost of the loan to the student. The monograph is divided into six sections including this introduction. Section two traces the legislative history of the NDSL Program as it relates to repayment. Section three provides a review of the minimum repayment requirements set forth in the regulations. Sections four and five describe how to establish the length of the repayment period and the payment size as well as how to

compute the required disclosure information. Section six contains a brief discussion of types of billing procedures.

The information in this monograph has been designed to enable an administrator to disclose the most accurate information to the student borrower at the exit interview. Through the use of the tables included as Appendices B through I of this publication, an administrator will be able to calculate quickly: (1) the number of payments required, (2) the amount of interest to be paid, and (3) the size of each payment necessary to retire all loans in the minimum time allowed, even if the student borrower has, for example, a $500 three percent loan, a $900 four percent loan, and a $1,000 five percent loan.

SECTION II

A REVIEW OF THE CHANGES IN REPAYMENT TERMS

To review all of the changes to the NDSL Program since 1958 would require a document much longer than this monograph. However, the primary focus of this paper is a discussion of repayment of multiple NDSLs, and there are only four pieces of legislation that have affected the terms and conditions for repayment of NDSLs. The first set of repayment terms was contained in the NDEA Act of 1958. In 1965, the NDSL Program was reauthorized as part of the Higher Education Act which also contained the first set of changes to the original terms of repayment. The Education Amendments of 1972 and 1980, as well as the Omnibus Budget Reconciliation Act of 1981 further altered those terms.

Repayment Terms Established by Original Act of 1958

The National Defense Education Act of 1958 provided for repayment to be made over a 10-year period of time beginning one year after the borrower ceased to be enrolled as at least a full-time student. The interest rate was set at three percent per year and payments were due annually. Although the borrower always had a pre-payment option, there were no other provisions to shorten the length of repayment to something less than ten years, which left some borrowers making such a small yearly payment that the cost of billing was hardly covered.

Repayment Terms Established by the Higher Education Act of 1965

The Higher Education Act of 1965 altered the repayment terms and made it possible, in many cases, for borrowers to have two entirely different National Defense Student Loans simultaneously. The frequency of repayment was changed from yearly to monthly, bimonthly, or quarterly, and the grace period was shortened from twelve months to nine months. Schools were provided the option of requiring minimum payments of $15 per month or $45 per quarter.

Repayment Terms Established by the Higher Education Amendments of 1972

In 1972, the National Defense Student Loan Program became the National Direct Student Loan Program. The most significant changes as a result of the 1972 amendments, which became effective on July 1, 1972, were to the cancellation provisions. However, there was also a minor change affecting repayment terms. The minimum payment option was increased to $30 per month or $90 per quarter.

Repayment Terms Established by the Higher Education Amendments of 1980

In 1980, amendments to the Higher Education Act included four changes which resulted in the creation of additional loans for some borrowers. The grace period was changed from nine months to six months, effective October 1, 1980, new deferment provisions were added for loans made on or after October 1, 1980 only, a post-deferment grace period was added, and the interest rate was changed from three percent to four percent. (Subsequently, the Continuing Appropriations Act of 1980 postponed this

rate increase until July 1, 1981.) The 1980 amendments also provided for grace after certain periods of deferment.

Repayment Terms Established by the Omnibus Budget Reconciliation Act of 1981

This Act amended the Higher Education Act once again, and among other changes, increased the NDSL interest rate from four percent to five percent, effective October 1, 1981. These terms applied to all borrowers, not just first-time borrowers, hence, once again, new loans were created for old borrowers.

Yet with all the amendments to the Act, there has never been a provision to enable schools to combine loans. As a result, schools must treat each loan as a separate loan even though permission has been granted to allow consolidated billing.

SECTION III

A REVIEW OF REGULATIONS PERTAINING TO MINIMUM PAYMENT REQUIREMENTS

The section of the regulations which details the requirements relative to minimum repayment rates is Section 674.33 titled Minimum Repayment Rates. This portion of the monograph will provide an interpretation of this part of the regulations. The interpretations will be illustrated by case examples. Throughout this section of the monograph as well as the regulations, reference is made to monthly repayment amounts. Please note that if your institution bills bimonthly or quarterly, the monthly payment should be multiplied by two (bimonthly) or three (quarterly). Institutions have the option of requiring minimum repayments on loans as long as the promissory note states that the institution may require a minimum repayment.

Minimum Repayment Rates (Section 674.33)

Minimum Repayment Options

In the first section of this monograph, we traced the origins of the various repayment options to different pieces of legislation. In order to guide the administrator to what is meant by the term "minimum repayment option" and under what conditions an institution can exercise this option, we must turn to the regulations.

Section 674.33(a)(1) provides that on a **Defense Loan** an institution may require a borrower to pay a $15 minimum monthly payment if:

- the monthly repayment of principal and interest for a 10-year repayment period is less than $15 a month; and
- the promissory note includes a $15 minimum monthly repayment provision.

Section 674.33(a)(2) provides that on a **Direct Loan** an institution may require a borrower to pay a $30 minimum monthly payment if:

- the monthly repayment of principal and interest for a 10-year repayment period is less than $30 a month; and
- the promissory note includes a $30 minimum monthly repayment provision.

Section 674.33(a) simply states that an institution may require minimum payments when a loan payment on a National Defense Student Loan would be less than $15 or a loan payment on a National Direct Student Loan would be less than $30, for a ten-year repayment period.

Minimum Repayment of Loans From More Than One Institution

However, if a borrower has transferred from one institution to another, or has left school and then returned to another institution, he/she could have several NDSL'S from different sources. One or more

of these institutions may be exercising the minimum payment option. Therefore, Section 674.33(b)(1) provides that on a **Defense Loan** when a borrower has received loans from more than one institution and only one institution exercises the $15 minimum option when the repayment is less than $15:

- o that institution will receive the difference between $15 and the repayment owed to the other institution;

or, if each institution exercises the $15 minimum option:

- o the minimum repayment must be divided among the institutions in proportion to the amount of principal advanced by each institution.

Section 674.33(b)(2) provides that on a **Direct Loan** when a borrower has received loans from more than one institution and only one institution exercises the $30 minimum option when the payment is less than $30:

- o that institution will receive the difference between $30 and the repayment owed to the other institution;

or, if each institution exercises the $30 minimum option:

- o the minimum repayment must be divided among the institutions in proportion to the amount of principal advanced by each institution.

The following example shows how to use Section 674.33(b) to calculate repayments for a borrower with loans from more than one institution. A borrower has a $500 loan from institution "A" which chooses to exercise the minimum payment option. The borrower also has a $700 loan from institution "B" which does not exercise the minimum option. Based on a $700 loan with repayment over 10 years, institution "B" would bill the borrower at the rate of $6.76 per month. Institution "A" would bill the borrower at the rate of $8.24 per month ($15.00 - $6.76 = $8.24) on a Defense Loan or $23.24 per month ($30.00 - $6.76 = $23.24) on a Direct Loan.

If both institutions "A" and "B" choose to exercise the minimum option, the payment must be divided in proportion to the size of the loan at each institution. If we use the same loans from the previous example, institution "A" with a $500 loan would bill the borrower at the rate of $6.25 per month ($500 ÷ $1,200 = 41.66% X $15 = $6.25) on a Defense Loan and $12.50 per month on a Direct Loan (41.66% x $30 = $12.50). Institution "B" would bill the borrower at the rate of $8.75 per month ($700 ÷ $1,200 = 58.33% X $15 = $8.75) on Defense Loan or $17.50 per month on Direct Loan (58.33% x $30 = $17.50).

Type of Loan	"A" exercises option "B" does not	Both "A" and "B" exercise option
Defense Loan	$ 8.24 **$ 6.76**	$ 6.25 **$ 8.75**
Direct Loan	$23.24 **$ 6.76**	$12.50 **$17.50**

If one or both institutions exercise the minimum payment option, the total payments will equal $15 for a Defense Loan and $30 for a Direct Loan.

Minimum Repayment of Both Direct and Defense Loans From One or More Institutions

It is also possible for a student borrower to have both a Direct Loan and a Defense Loan from one or more than one institution. Section 674.33(c)(1) provides that if:

- the total monthly repayment is at least $30 for both a Direct Loan and a Defense Loan,

then

- regardless of whether the Defense Loan repayment is less than $15 or the Direct Loan repayment is less than $30,

neither institution may exercise a minimum repayment option.

An illustration of this rule would be a borrower with a Defense Loan of $500 and a Direct Loan of $3,000. Because repayment on the Direct Loan would be $28.97 per month over 10 years, and on the Defense Loan repayment would be $4.83 per month over 10 years, institutions would be prohibited from charging the minimum on either loan because the total per month would be at least $30 ($28.97 + $4.83 = $33.80.)

Section 674.33(c)(2) provides that one or more institutions may exercise the minimum repayment option if:

- the total monthly repayment is less than $30 for both the Defense and Direct Loans; however,

- the maximum monthly repayment may not exceed $30.

An illustration of this rule would be a borrower with an $1,800 Defense Loan and a $900 Direct Loan. Monthly repayment over 10 years would require $17.38 on the Defense Loan and $8.69 on the Direct Loan. Together these total $26.07 which is less than $30 per month. Since the payment on the Defense Loan is already over $15, the institution would exercise the minimum payment option on the Direct Loan and the Direct Loan payment would be increased to $12.62 per month so that the total monthly payment would be $30.00. If the loan amounts were reversed ($900 Defense and $1,800 Direct), then the institution could increase either loan repayment as long as the total did not exceed $30 per month.

Section 674.33(c)(3) provides that if:

- an institution exercises the minimum repayment option on the Defense Loan,

and

- the total monthly repayment is less than $30,

and

- o the amount owed on the Defense Loan is less than $15 per month,

then

- o the amount billed on the Defense Loan may not exceed $15 per month.

An illustration of this rule would be a borrower with a Defense Loan of $500 and a Direct Loan of $1,000. Monthly repayment over ten years would require $4.83 on the Defense and $9.66 on the Direct. Together this would total $14.49 which is less than $30 per month. Therefore, institutions could require the borrower to pay $30 per month and split the payment as long as no more than $15 per month was applied to the Defense Loan.

The following chart graphically depicts the provisions in 674.33(c), paragraphs 1, 2 and 3:

	Minimum Monthly Payment Per Loan	Total Payment	Can Minimum Payment Option be Used?
(c)(1) Defense $500 **Direct** **$3,000**	$ 4.83 **$28.97**	$33.80	No
(c)(2) Defense $1,800 **Direct** **$900**	$17.38 **$ 8.69**	$26.07	Yes Increase Direct Loan payment to $12.62 to total $30
(c)(3) Defense $500 **Direct** **$1,000**	$ 4.83 **$ 9.66**	$14.49	Yes Increase total payment to $30, and apply no more than $15 to Defense Loan

Minimum Repayment of Direct Loans with Different Interest Rates or with Different Provisions, From One or More Institutions

In addition, since the interest rate on NDSL's changed from 3% to 4% to 5% within a two year period, it is possible for a borrower to have Direct Loans with different interest rates from one or more than one institution. Section 674.33(d)(1) provides that if:

- the borrower has received a Direct Loan at three percent and a Direct Loan at four percent from the same institution,

  and

- the total monthly repayment is at least $30 for both loans,

  then

- the institution may not exercise the minimum monthly payment option on either loan.

An illustration of this rule would be a three percent loan of $2,000 and a four percent loan of $1,500. The three percent loan would require $19.31 per month and the four percent would require $15.19 per month. Together they total $34.50 which eliminates the possibility of exercising the minimum payment option on either loan.

Section 674.33(d)(2) provides that if:

- the borrower has received a Direct Loan at three percent and a Direct Loan at four percent from the same institution,

  and

- the total monthly payment is less than $30,

  then

- the institution may exercise the $30 minimum payment option providing it is in the promissory notes. The institution must divide the repayment between the accounts in proportion to the amount of principal advanced under each loan.

An illustration of this rule would be a three percent loan of $1,600 and a four percent loan of $1,200. The three percent loan would require $15.45 per month and the four percent would require $12.15 per month. Together they total $27.60. The institution has the right to increase the total payment to $30.00, but it must do so proportionately. Therefore, the three percent loan could be increased to $16.82 ($1,600 + $1,200 = $2,800) ($1,600 ÷ $2,800 = .5714) ($30.00 - $27.60 = $2.40) ($2.40 x .5714 = $1.37 + $15.45 = $16.82). Using the same manner of calculation, the four percent loan could be increased to $13.18. Together, they total $30.00 ($16.82 + $13.18 = $30.00).

Section 674.33(d)(3) provides that if:

- the borrower has received a Direct Loan at three percent from one institution and a Direct Loan at four percent from another institution, then each institution should follow the repayment procedures above for minimum repayment of Direct Loans from more than one institution.

Section 674.33(d)(4) provides that if:

- the borrower has received Direct Loans prior to October 1, 1980, and a Direct Loan between October 1, 1980 and June 30, 1981,

then

- the institution should follow the procedures above for minimum repayment of Direct Loans with different interest rates and from different institutions, as appropriate.

These four rules merely tell us to treat loans at different rates the same as we would loans at the same rate from different institutions.

	Minimum Monthly Payment Per Loan	Total Payment	Can Minimum Payment Option be Used?
3% Loan $2,000 **4% Loan $1,500**	$19.31 **$15.19**	$34.50	No
3% Loan $1,600 **4% Loan $1,200**	$15.45 **$12.15**	$27.60	Yes Increase payments proportionately to total $30.

Sections 674.32(d) and 674.34(a) described below set forth the guidelines to handle deferments under the minimum repayment option and deferments on loans made on or after October 1, 1980.

Deferments Under the Minimum Repayment Option (Section 674.32(d))

The promissory note may, at the option of the institution, state that the monthly repayments may vary according to the minimum monthly repayment provision (see Section 674.33.)

The promissory note must include the deferment provisions set forth in Section 674.34a.

This portion of 674.32 states that repayment may vary due to periods of deferment. Therefore, with multiple loans, it is necessary to continue to bill the borrower at $30 per month although one or more of the loan(s) is/are in deferred status.

Deferment of Repayment Direct Loans
Made On or After October 1, 1980 (Section 674.34a)

This section lists the types of deferment allowed for Direct Loans. Paragraphs (e) and (f) are of importance in determining how to deal with repayment of multiple loans.

Specifically paragraph (e), excludes all grace and deferment periods with the exception of extraordinary circumstances deferment from inclusion in the 10-year repayment period.

Paragraph (f) prohibits an institution from requiring payment during the six-month post-deferment grace period on certain types of deferments. If a borrower has a three percent loan granted before 10/01/80 and a three percent, four percent, or five percent loan granted on or after 10/01/80 and qualifies for deferment, repayment must wait until six months after the deferment on the loans granted on or after 10/01/80. However, payment on the loan granted before 10/01/80 would begin at the next regular payment date.

SECTION IV

ESTABLISHING THE REPAYMENT PERIOD AND MONTHLY PAYMENTS

The maximum time allowed for repayment of National Defense/Direct Loans is ten years unless the borrower qualifies as a "low-income individual" under section 674.34a(i)(1) in which case repayment may be extended up to an additional ten years.)

Ten-Year Repayment Period

For loans which will be paid back over the full ten-year period, an institution can use a "constant multiplier" to determine the amount required for each payment. A table of constant multipliers is shown below:

ANNUAL RATE	PAYMENT FREQUENCY	PAYMENTS PER YEAR	TOTAL PAYMENTS	CONSTANT MULTIPLIER
3%	Monthly	12	120	0.0096562
3%	Bimonthly	6	60	0.0193329
3%	Quarterly	4	40	0.0290302
4%	Monthly	12	120	0.0101245
4%	Bimonthly	6	60	0.0202764
4%	Quarterly	4	40	0.0304556
5%	Monthly	12	120	0.0106065
5%	Bimonthly	6	60	0.0212470
5%	Quarterly	4	40	0.0319214

For example, if a borrower has a loan at three percent in the amount of $4,500, the quarterly payment would be calculated by multiplying $4,500 by .0290302. The result would be 40 quarterly payments of $130.64

If a borrower has loans at different rates or with different terms, the same method can be used as long as the repayment period is ten years. Remember, if the total monthly payment is equal to or greater than $30, then all of the loans must have ten year repayment periods.

For example, if a borrower has loans of $2,000 at three percent, $1,500 at four percent, and $500 at five percent, all loans would total $4,000. The repayment period would be ten years and monthly payments would be calculated as follows:

3% =	$2,000	x .0096562	=	$19.31
4% =	$1,500	x .0101245	=	$15.19
5% =	$ 500	x .0106065	=	$ 5.30
	$4,000			$39.80

Or assume a borrower has a three percent Defense Loan of $500 and a three percent Direct Loan of $3,000. Together they total $3,500 which would require a ten-year repayment period. Quarterly payments would be calculated as follows:

3% Defense Loan	=	$ 500	x	.0290302	=	$ 14.52
3% Direct Loan	=	$3,000	x	.0290302	=	$ 87.09
		$3,500				$101.61

As noted earlier, each institution has the option of requiring a repayment period shorter than ten years if the amount of borrower's loan would require a payment less than $15 per month on Defense or $30 per month on Direct.

Less Than Ten-Year Repayment Period

If the institution chooses to use the minimum repayment option, the regulations require the repayment to be divided between the accounts in proportion to the amount of principal advanced under each loan. Because the repayment period will be less than ten years, the constant multiplier table cannot be used. Instead, a method must be used that divides the $30 payment proportionately between the loans.

For example, the borrower has three loans: $1,500 at three percent, $550 at four percent, and $700 at five percent. Together they add up to $2,750. To find each payment size, divide each loan by the total amount borrowed and multiply the result by $30.

3%	=	$1,500	÷	$2,750	=	.545455	x	$30	=	$16.36
4%	=	$ 550	÷	$2,750	=	.200000	x	$30	=	$ 6.00
5%	=	$ 700	÷	$2,750	=	.254546	x	$30	=	$ 7.64
		$2,750								$30.00

The same method is used for dividing payments between two institutions or between a Defense Loan and a Direct Loan. However, make sure the Defense Loan payment does not exceed $15 per month. If it does, it no longer comes under the minimum payment option.

For example, for a borrower with a three percent Defense Loan of $500 and a three percent Direct Loan of $2,000, the calculation would be:

3% Defense	=	$ 500	÷	$2,500	=	.20	x	$30	=	$ 6.00
3% Direct	=	$2,000	÷	$2,500	=	.80	x	$30	=	$24.00
		$2,500								$30.00

Once the repayment period and payment amounts are established, the administrator must then derive the information necessary to comply with disclosure requirements.

SECTION V

CALCULATING INFORMATION FOR DISCLOSURE

As noted in the Introduction, the Student Loan Consolidation and Technical Amendments Act of 1983 requires institutions to disclose certain repayment information to borrowers during the exit interview. The borrower must be aware of the total amount borrowed, the projected total of interest charges, the amount of total payments, and the repayment schedule, including the number, amounts, and frequency of payments.

Payment Over Ten Years

Calculating the amount of interest and the number of payments for disclosure is straightforward when repayment is stretched over ten years. The number of monthly payments will obviously be 120, and the interest can be obtained by multiplying the size of the monthly payment by 120 and subtracting the amount borrowed. An example would be a borrower required to pay $42.53 per month on a $4,000 loan.

$42.53 x 120 payments = $5,103.60 - $4,000 = $1,103.60

The disclosure would be:

1.	Amount Financed	$4,000.00
2.	Projected Total of Interest Charges	$1,103.60
3.	Dollar Amount of Total Payments	$5,103.60
4.	Number of Payments	120
5.	Size of Payments	$ 42.53
6.	Frequency of Payments	Monthly

Calculating the amount of interest to be paid and the number of payments for disclosure is more difficult when the borrower comes under the minimum payment option, however two methods are available for obtaining the disclosure information.

Payment Periods Less Than Ten Years

The Logarithmic Formula

The first option is the formula shown below which uses logarithms and can be calculated using a logarithm calculator. The formula can also be used to prepare computerized tables such as those in the Appendices.

The formula will find the number of payments.

$$N = \frac{\text{Log } \frac{P}{P-RA}}{\text{Log } (1+R)}$$

A = Amount borrowed
R = Rate of interest
P = Payment amount
N = Number of payments

For monthly payments, "R" will be the annual interest rate divided by 12. The "P" will be $15 for National Defense and $30 for National Direct Loans.

For quarterly payments, "R" will be the annual interest rate divided by 4. The "P" will be $45 for National Defense and $90 for National Direct Loans.

When the number of payments is found by using the formula, the amount of interest can be determined by NP-A. For example if --

A = $516 P = $15 R = .0025

N will equal 36.014 months
36.014 months x $15 = $540.21 - $516.00 = $24.21

When using the formula, the number of months should always be rounded up to the next whole number. In the example cited above, the number of monthly payments would be 37.

The Appendix Tables

The second option is to use the tables shown as Appendices B through I. These tables increase by increments of $1.00 and in testing have been found to be accurate to within $1.00. The tables are designed to be used by any size institution. Although a calculator is helpful, it is not necessary if the user knows how to multiply and divide.

There are only six steps to obtaining the necessary information. They are:

Step 1. Total all loans advanced to the borrower.

Step 2. Based on the total obtained in Step 1, find the following from the appropriate chart depending on the interest rate, type of loan, and frequency of payments.

- o Number of payments.
- o Amount of interest.

Step 3. Find the percentage of each loan to the total by dividing each loan by the total. (It is important to carry this calculation at least two decimal places. The total must equal 100 percent.)

Step 4. Multiply the minimum payment by the percentages found in Step 3 to find the payment size for each loan.

Step 5. Multiply the amount of interest found in Step 2 by the percentage found in Step 3 to obtain the amount of interest to be paid.

Step 6. To determine the size of the last payment:

a. Add loan principal and interest;

b. Multiply the amount of each payment found in Step 4 by one less than the number of payments found in Step 2;

c. Subtract (b) from (a).

The calculation of disclosure information is more complicated if a borrower has any one of the following combinations of loans:

- Two or more National Defense Student Loans from one or more institutions,
- Two or more National Direct Student Loans from one or more institutions,
- A National Defense Student Loan and a National Direct Student Loan, or
- Two or more National Direct Student Loans at different interest rates.

However, the tables can still be used to obtain the information. The procedures necessary for each of these combinations of loans are described below.

National Defense Loans

National Defense Loans of $1,553.00 or less would come under the minimum payment clauses if the institution includes the provision in the promissory note.

Let us assume a borrower obtained two loans totalling $1,525.00. The first loan was for $725.00 and the second for $800.00.

Here are the steps to follow:

Step 1. Total the loans ($1,525.00)

Step 2. Based on the total of $1,525.00, find the following from the $15.00 per month, three percent table (Appendix B.)

- Number of payments (118)
- Amount of interest ($236.70)

Step 3. Find the percentage of each loan to the total by dividing each loan by the total. Carry to at least two decimal places and make sure it equals 100 percent.

o	$ 725.00	÷ $1,525.00	=	47.54	percent
o	$ 800.00	÷ $1,525.00	=	52.46	percent
	$1,525.00			100.00	percent

Step 4. Multiply the $15.00 minimum payment by these percentages to find the payment amount for each loan.

- $15.00 x 47.54 percent = $ 7.13
- $15.00 x 52.46 percent = $ 7.87
  $15.00

Step 5. Multiply the interest found in Step 2 by the same percentages found in Step 3 to obtain the amount of interest to be paid on each loan.

- $236.70 x 47.54 percent = $112.53
- $236.70 x 52.46 percent = $124.17
  $236.70

Step 6. To determine the size of the last payment

a. Add loan principal and interest
($725.00 + $112.53 = $ 837.53)
($800.00 + $124.17 = 924.17)
$1,761.70

b. Multiply the amount of each payment found in Step 4 by one less than the number of payments found in Step 2

($7.13 x 117 = $ 834.21)
($7.87 x 117 = $ 920.79)
$1,755.00

c. Subtract (b) from (a)
($837.53 - $834.21 = $3.32)
($924.17 - $920.79 = $3.38)
$6.70

The result is that:

Loan 1 of $725.00 will require 117 monthly payments of $7.13 and a final payment of $3.32, with $112.53 interest.

Loan 2 of $800.00 will require 117 monthly payments of $7.87 and a final payment of $3.38, with $124.17 interest.

If the institution bills quarterly rather than monthly, the $45.00 per quarter, three percent chart (Appendix C) would be used. The same steps would be followed and the results would show:

- $725.00 loan = 39 payments of $21.39 and a final payment of $5.40, with $114.61 interest.
- $800.00 loan = 39 payments of $23.61 and a final payment of $5.69, with $126.48 interest.

National Direct Loans

National Direct Student Loans of $3,016.00 or less would come under the minimum payment clause if the institution includes the provision in the promissory note.

Let us assume a borrower obtained two loans totalling $2,750.00. The first loan was for $2,000.00, the second for $750.00.

Following the same steps shown in the National Defense Loan calculations, we would:

Step 1. Total the loans ($2,750.00).

Step 2. Based on the total ($2,750.00), find the number of payments from the $30.00 per month, three percent interest table (Appendix D).

- Number of payments = 105
- Amount of interest = $377.28.

Step 3. Find the percentage of each loan to the total:

- $2,000 ÷ $2,750 = 72.73 percent
- $ 750 ÷ $2,750 = 27.27 percent
  $2,750 100.00 percent

Step 4. Find the payment due on each loan:

- $30 x 72.73 percent = $21.82
- $30 x 27.27 percent = $ 8.18
  100.00 percent $30.00

Step 5. Calculate interest to be paid on each loan:

- $377.28 x 72.73 percent = $274.40
- $377.28 x 27.27 percent = $102.88
  100.00 percent $377.28

Step 6. To determine the size of the last payment

a. Add loan principal and interest
($2,000 + $274.40 = $2,274.40)
($ 750 + $102.88 = $ 852.88)
$3,127,28

b. Multiply the amount of each payment found in Step 4 by one less than the number of payments found in Step 2
($21.82 x 104 = $2,269.28)
($ 8.18 x 104 = $ 850.72)
$3,120.00

c. Subtract (b) from (a)

($2,274.40 - $2,269.28 = $5.12)
($ 852.88 - $ 850.72 = $2.16)
$7.28

Loan 1 of $2,000.00 will require 104 payments of $21.82 and a final payment of $5.12, with $274.40 interest.

Loan 2 of $750.00 will require 104 payments of $8.18 and a final payment of $2.16, with $102.88 interest.

If the institution billed quarterly, the $90.00 per quarter, three percent chart (Appendix E) would be used. The results would be:

Loan 1 = 34 payments of $65.46 and a final payment of $54.43, with $280.07 interest.

Loan 2 = 34 payments of $24.54 and a final payment of $20.65, with $105.01 interest.

Both Defense and Direct Loans

If the repayment for both National Defense and Direct Student Loans combined is less than $30.00 per month, then the minimum repayment option can be exercised conforming to the requirements contained in Section 674.33(c)(3).

Example 1: The borrower has a Defense Loan of $1,700.00 and a Direct Loan of $1,000.00. Normal repayment over a ten-year period would require $16.42 per month on the Defense Loan, and $9.66 per month on the Direct Loan. Because the two total less than $30.00 per month ($26.08), it is permissible to exercise the minimum payment option. In this example, the Defense Loan's monthly payment is already above the minimum of $15.00 per month. By using the $30.00 per month, three percent table (Appendix D), and attributing the interest proportionately, we can derive the following:

The Defense Loan of $1,700 is due in 102 payments of $18.89 and and a final payment of $1.46, with $228.24 interest.

The Direct Loan of $1,000.00 is due in 102 payments of $11.11 and a final payment of $1.05, with $134.27 interest.

Example 2: The borrower has a Defense Loan of $1,000.00 and a Direct Loan of $1,000.00. Each loan would normally come under a minimum payment. The only restriction is that the Defense Loan cannot exceed $15.00 per month. Using the $30.00 per month, three percent table (Appendix D), we find the following:

The Defense Loan of $1,000.00 is due in 73 payments of $15.00 and a final payment of $.29, with $95.29 interest.

The Direct Loan of $1,000.00 is due in 73 payments of $15.00 and a final payment of $.29, with $95.29 interest.

A problem arises if the Defense Loan is less than $1,553.00, and the Direct Loan is smaller than the Defense Loan. This is due to the fact that Section 674.33(c)(3) prohibits requiring a borrower to pay more than $15.00 per month on a Defense Loan if the amount which would normally be required over a ten year period is less than $15.00 per month. If this situation should occur, then $15.00 per month would be the maximum for the Defense Loan, and the Direct Loan would receive the remaining $15.00 per month.

Example 3: The borrower has a $1,000.00 Defense Loan, and a $500.00 Direct Loan. Using the $30.00 per month, three percent table (Appendix D), and the calculations described on page 16, we would find that 66.67 percent of the payment should go to the Defense Loan, and 33.33 percent to the Direct Loan. The breakdown of the $30.00 payment would have $20.00 applied to the Defense Loan and $10.00 applied to the Direct Loan. Since the regulations limit the Defense Loan payment to $15.00, the normal method cannot be used.

In this situation, the institution should use the $15.00 per month, three percent table (Appendix B), and calculate each loan separately as follows:

The Defense Loan of $1,000.00 is due in 73 payments of $15.00 and a final payment of $.28, with $95.28 interest.

The Direct Loan of $500.00 is due in 34 payments of $15.00 and a final payment of $12.71, with $22.71 interest.

National Direct Loans with Different Interest Rates

In using these tables for National Direct Student Loans at different interest rates, you may find that the number of payments required varies. In the example shown for this section, the three percent loan will require 114 payments, the four percent will require 109 payments, and the five percent loan will require 115 payments.

Let's assume the borrower has obtained these loans:

Loan 1 is for $1,713.00 at three percent.
Loan 2 is for $ 820.00 at four percent.
Loan 3 is for $ 200.00 at five percent.

Here are the six steps to follow:

Step 1. Total all loans ($1,713.00 + $820.00 + $200.00 = $2,733.00)

Step 2. Based on the total ($2,733.00), find the following from each $30.00 per month table (Appendices D, F, and H).

- Number of Payments

  At 3% = 104
  At 4% = 109
  At 5% = 115

o Amount of Interest

$2,733 @ 3% = $372.22
$2,733 @ 4% = $529.75
$2,733 @ 5% = $711.16

Step 3. Find the percentage of each loan to the total ($2,733.00) by dividing each loan by the total.

Loan 1	$1,713.00	÷ $2,733.00 =	62.68	percent.
Loan 2	$ 820.00	÷ $2,733.00 =	30.00	percent.
Loan 3	$ 200.00	÷ $2,733.00 =	7.32	percent.
	$2,733.00		100.00	percent

Step 4. Multiply the $30.00 minimum payment by the percentages obtained in Step 3 to find the payment due on each loan.

Loan 1	$30.00 x 62.68	percent =	$18.80
Loan 2	$30.00 x 30.00	percent =	9.00
Loan 3	$30.00 x 7.32	percent =	2.20
			$30.00

Step 5. Multiply each amount of interest found in Step 2 by the percentages found in Step 3 to obtain the amount of interest to be paid.

Loan 1	$372.22 x 62.68	percent =	$233.31
Loan 2	$529.75 x 30.00	percent =	158.93
Loan 3	$711.16 x 7.32	percent =	52.06
			$444.30

Step 6. To obtain amount of the final payment:

(a) Add loan principal, plus interest.
(b) Multiply the amount of each payment found in Step 4 by one less than the number of payments found in Step 2.
(c) Subtract (b) from (a).

Loan 1	$1,713.00 principal + $233.31 interest =	$1,946.31
	103 payments at $18.80 =	1,936.40
	Last payment = $	9.91
Loan 2	$820.00 principal + $158.93 interest =	$978.93
	108 payments at $9.00 =	972.00
	Last payment = $	6.93
Loan 3	$200.00 principal + $52.06 interest =	$252.06
	114 payments at $2.20 =	250.80
	Last payment = $	1.26

The results are:

Loan 1 of $1,713.00 at three percent will require 103 payments of $18.80 per month and a final payment of $9.91, with $233.31 interest.

Loan 2 of $820.00 at four percent will require 108 payments of $9.00 per month and a final payment of $6.93, with $158.93 interest.

Loan 3 of $200.00 at five percent will require 114 payments of $2.20 per month and a final payment of $1.26 with $52.06 interest.

Using a quarterly repayment, the results would be:

Loan 1 of $1,713.00 at three percent will require 34 payments of $56.41 per quarter and a final payment of $33.22, with $238.16 interest.

Loan 2 of $820.00 at four percent will require 36 payments of $27.00 per quarter and a final payment of $10.18, with $162.18 interest.

Loan 3 of $200.00 at five percent will require 38 payments of $6.59 per quarter and a final payment of $2.68, with $53.10 interest.

In the example just given for monthly payments, a repayment schedule would be produced which looks like this:

Payment Numbers	Payments Applied to Loan			
	Loan 1	Loan 2	Loan 3	Total
1 - 103	$18.80	$9.00	$2.20	$30.00
104	9.91	9.00	2.20	21.11
105 - 108	-	9.00	2.20	11.20
109	-	6.93	2.20	9.13
110 - 114	-	-	2.20	2.20
115	-	-	1.26	1.26

Total amount repaid	$3,177.30
Total principal repaid	$2,733.00
Total interest repaid	$ 444.30

This methodology results in 12 payments which are less than the $30.00 minimum. Although the borrower retains the right to repay according to the repayment schedule, an alternative method would be to retain the $30.00 minimum payment for the 104th and succeeding payments. To do this, the remaining principal balances on Loans 2 and 3, once Loan 1 has been repaid, must be determined. The payment would be divided according to the ratio of each loan to the total.

		Payment Numbers				
		1-102	103	104	105	106
Loan 1	**Payment**	**18.80**	**18.80**	**9.91**		
$1,713 at	Principle	14.51	18.72	9.88		
3%	Interest	4.29	.08	.03		
	Loan Balance	1,698.49	9.88			
Loan 2	**Payment**	**9.00**	**9.00**	**13.50**	**20.17**	**18.47**
$820 at 4%	Principle	6.95	8.79	13.32	20.04	18.40
	Interest	2.05	.21	.18	.13	.07
	Loan Balance	813.05	51.76	38.44	18.40	
Loan 3	**Payment**	**2.20**	**2.20**	**6.59**	**9.84**	**9.04**
$200 at 5%	Principle	1.70	2.08	6.48	9.76	9.00
	Interest	.50	.12	.11	.08	.04
	Loan Balance	198.30	25.24	18.76	9.00	
Total Monthly Payments		**30.00**	**30.00**	**30.00**	**30.00**	27.51

- After the 103rd payment, the remaining principal is $9.88 + $51.76 + $25.24 = $86.88.
- On the 104th payment, $9.91 is applied to Loan 1 to retire that loan. To maintain the $30.00 per month minimum, we have $20.09 to be applied on Loans 2 and 3. This $20.09 is divided according to the ratio of each balance to the total balance of the two loans, i.e., $51.76 ÷ ($51.76 + $25.24) = .6722 and $25.24 ÷ ($51.76 + $25.24) = .3278. Therefore, apply $13.50 (.6722 x $20.09) to Loan 2 and $6.59 (.3278 x $20.09) to Loan 3.
- The 105th payment of $30.00 would also be applied according to the same percentages (.6722 + .3278). Therefore, Loan 2 would receive $20.17 and Loan 3 would receive $9.84.
- The 106th payment of $27.51 would pay both loans in full.
- Total amount repaid = (105 payments x $30.00) + $27.51 = $3,177.51.
- Total interest = ($3,177.51 - $2,733.00) = $444.51.

NOTE: Interest on the charts is within $1.00 on total repayment. The difference is accounted for by the rounding used in the charts.

Borrowers should be told that disclosure information is accurate only if repayment is completed in accordance with the repayment schedule. If payments are late or if accelerated payments are made, the amount of interest paid will change. Interest is calculated on the outstanding balance for the length of time that balance has been outstanding.

Once the information has been obtained from the tables, it can then be transferred to forms used during the exit interview. Appendix J shows a sample Exit Interview/Repayment Schedule, which contains all information needed to abide by the disclosure requirements. Appendix K is a sample repayment letter, which also contains all necessary information. Both have been completed using as an example a borrower with a $2,150 loan at four percent with quarterly payments. Using this information and the amounts from the four percent, $90 table (Appendix G) we have:

1.	Amount financed	$2,150.00
2.	Projected total of interest charges	$ 319.03
3.	Dollar amount of total scheduled payments	$2,469.03
4.	Number of payments	28
5.	Size of each payment	$ 90.00
6.	Frequency of payments	Quarterly

Establishing the repayment period and the payment size and calculating the information for disclosure is only part of the process of collecting multiple NDSLs from a student borrower. The following section discusses the "pros" and "cons" of the types of billing.

SECTION VI

BILLING

Although institutions may not consolidate loans, they do have the authority to consolidate billing. Whether the institution chooses multiple billing or consolidated billing, once the calculations for each loan have been made, billing becomes routine.

Multiple Billing

Multiple billing requires that a statement be sent for each loan. This method is probably the easiest way to handle loans when they have differing terms. In this type of billing, each loan is handled as a separate loan, separate (multiple) billings are sent, and payments are applied according to the way they are received from the borrower.

This type of billing is easiest because the regulations do not provide for consolidation. Therefore, they are treated as separate loans even though they are for the same borrower. However, this type of billing will be more expensive, primarily due to postage unless all statements to the same borrower are hand-stuffed into one envelope.

Consolidated Billing

If an institution is able to do so, consolidated billing has some advantages over multiple billing. First, the expense of sending a single statement is considerably lower than sending multiple statements. Second, from a public relations standpoint, the borrower does not see their institution as one which wastes money by sending more than one statement per month. Third, consolidated billing enables the borrower to see, at a glance, the total remaining outstanding balance.

Consolidated billing does have some drawbacks. If you bill the borrower for $42.35, and the borrower sends $25.00, how will the payment be applied? Will it be divided proportionately leaving all loans past due, or will it be applied to one loan leaving the other(s) past due? If the borrower pays $50, will the excess be applied proportionately or toward payment on only one loan? These types of decisions should be a part of the school's written policy and applied consistently in all cases unless the borrower requests an exception.

There are different methods of setting up a consolidated account. However, all approaches treat each loan separately and then combine the totals for the statement. Therefore, the methods used to calculate an amount as shown in the Multiple Billing Section can also be used to calculate a figure for consolidated billing.

SECTION VII

SUMMARY

Since 1958, the legislative actions which have had an impact upon the NDSL Program have increased its administrative complexity. Despite this complexity, the regulations written to implement the various pieces of legislation provide an institutional administrator with options which may be exercised in loan collection. It has been the purpose of this monograph to increase the administrator's understanding of the minimum payment options and to provide guidelines for the use of those options, particularly for borrowers with multiple loans.

APPENDIX A

NDSL Regulations: 674.33, 674.34 and 674.34(a) January 19, 1981

§ 674.33 Minimum repayment rates.

In this section monthly repayment amounts also apply to bimonthly or quarterly equivalents.

(a)(1) *Defense loan.* An institution may require a borrower to pay a $15 minimum monthly repayment if—

(i) The monthly repayment of principal and interest for a 10 year repayment period is less than $15 a month; and

(ii) The promissory note includes a $15 minimum monthly repayment provision.

(2) *Direct loan.* The institution may require a borrower to pay a $30 minimum monthly repayment if—

(i) The monthly repayment of principal and interest for a 10 year repayment period is less than $30 a month; and

(ii) The promissory note includes a $30 minimum monthly repayment provision.

(b) *Minimum repayment of loans from more than one institution.* (1) *Defense loan.* If a borrower has received loans from more than one institution and—

(i) Only one institution exercises the $15 option when the repayment is less than $15, that institution will receive the difference between $15 and the repayment owed to the other institution; or

(ii) Each institution exercises the $15 minimum option, the minimum repayment must be divided among the institutions in proportion to the amount of principal advanced by each institution.

(2) *Direct loan.* If a borrower has received loans from more than one institution and—

(i) Only one institution exercises the $30 option when the repayment is less than $30, that institution will receive the difference between $30 and the repayment owed to the other institution; or

(ii) Each institution exercises the $30 minimum option, the minimum repayment must be divided among the institutions in proportion to the amount of principal advanced by each institution.

(c) *Minimum repayment of both Direct and Defense loans from one or more institutions.* If a borrower has received both a Direct and a Defense loan, the following rules apply. In all cases the repayment includes principal and interest.

(1) If the total monthly repayment is at least $30 for both a Defense and a Direct loan, no institution may exercise a minimum repayment option, even if the Defense loan repayment is less than $15 or the Direct loan repayment is less than $30.

(2) If the total monthly repayment is less than $30 for both the Defense and Direct loans, an institution may exercise either minimum repayment option. The maximum monthly repayment, however, may not exceed $30 a month.

(3) If—

(i) The total monthly repayment is less than $30; and

(ii) The amount owed on a Defense loan is less than $15, the amount attributed to the Defense loan may not exceed $15 a month. However, $15 may be attributed to the Defense loan ONLY if the institution exercises the minimum option on the Defense loan.

(d) *Minimum repayment of Direct loans with different interest rates, or with different provisions, from one or more institutions.*

(1) If a borrower has received a Direct loan at 3 percent and a Direct loan at 4 percent from the same institution, and the total monthly repayment is at least $30 for both the Direct loan at 3 percent and the Direct loan at 4 percent, the institution may not exercise the minimum monthly payment on either loan.

(2) If the borrower has received a Direct loan at 3 percent and a Direct loan at 4 percent at the same institution and the total monthly repayment is less than $30, the institution may exercise the $30 minimum payment option, providing it is in the promissory notes, and the institution divides the repayment between the accounts in proportion to the amount of principal advanced under each loan.

(3) If a borrower has received a Direct loan at 3 percent from one institution and a Direct loan at 4 percent from another institution, each institution shall follow the procedures outlined in paragraph (b)(2) of this section.

(4) If a borrower has received Direct loans prior to October 1, 1980 and a Direct loan between October 1, 1980 and June 30, 1981 the institution shall follow the procedures outlined in paragraphs (d)(1) and (b)(2) of this section.

(20 U.S.C. 425 and 1087dd; section 137d of Pub. L. 92-318.)

§ 674.34 Defense or Direct loans made on or before September 30, 1980.

(a) Principal need not be repaid and interest will not accrue during a period when a borrower is at least a half-time student at an institution of higher education or a comparable institution outside the U.S. approved by the Secretary for this purpose.

(b) Principal need not be repaid and interest will not accrue for a period of up to 3 years during which time the borrower is—

(1) A member of the U.S. Armed Forces (see § 174.56);

(2) A Peace Corps volunteer; or

(3) A volunteer under the Domestic Volunteer Service Act of 1973.

(c) The institution must not include the deferment periods described in paragraphs (a) and (b) when determining the 10 year repayment period.

(d)(1) The institution may defer repayments under extraordinary circumstances. Interest, however, (unlike in paragraphs (a) and (b)) continues to accrue during this deferment period.

(2) If a borrower is unable to make a scheduled repayment due to extraordinary circumstances such as a prolonged illness or unemployment, he or she may ask the institution to change the repayment schedule within the 10 year repayment period.

(3)(i) If a change in the repayment schedule of a Defense loan would extend the repayment period beyond 10 years, the institution must notify the Secretary of the change.

(ii) If a change in the repayment schedule of a Direct loan would extend the repayment period beyond 10 years, the institution must notify the Secretary of the change and receive the Secretary's approval before making it.

(e)(1) The institution may defer a borrower's Direct loan repayments or revise his or her repayment schedule for up to 1 year if—

(i) The institution exercised the minimum monthly repayment rate;

(ii) The borrower is unable, due to extraordinary circumstances, to make repayment when due; and

(iii) The borrower has applied for deferment or a revised repayment schedule.

(2) If, at the end of the 1 year period, the borrower is still unable to repay at the minimum monthly rate because of extraordinary circumstances, the institution may defer repayment or revise repayments for up to another year.

(3) If the institution defers repayment on a loan or revises a repayment schedule under paragraph (e) of this section, (4), or (5) of this paragraph, interest continues to accrue.

(4) The institution may not defer a loan or revise a repayment schedule under paragraphs (e) (1) and (2) of this section if the revision or deferment results in a repayment period of more than 10 years.

(f) (1) The institution may defer Defense loan repayments up to 3 years for a less than half-time student borrower taking courses that are creditable toward a degree.

(2) Interest accrues during this deferment period.

(3) The institution may exclude these deferment periods in computing the 10 year repayment period.

(20 U.S.C. 425 and 1087dd.)

§ 674.34a Deferment of repayment. Direct loans made on or after October 1, 1980.

(a) Principal need not be repaid and interest will not accrue during a period when a borrower is at least a half-time student at an institution of higher education or a comparable institution outside the U.S. approved by the Secretary for this purpose.

(b) Principal need not be repaid and interest will not accrue for a period of up to 3 years during which time the borrower is—

(1) A member of the U.S. Armed Forces or an officer in the Commissioned Corps of the U.S. Public Health Service; (see § 674.56);

(2) A Peace Corps volunteer; or

(3) A volunteer under the Domestic Volunteer Service Act of 1973;

(4) A full-time volunteer in service which the Secretary has determined is comparable to service in the Peace Corps or under the Domestic Volunteer Service Act of 1973 (ACTION programs). The Secretary considers that a borrower is providing comparable service if he or she satisfies the following five criteria:

(i) The borrower serves in an organization which is exempt from taxation under Section 501(c)(3) of the Internal Revenue Code of 1954;

(ii) The borrower provides service to low-income persons and their communities to assist them in eliminating poverty and poverty-related human, social, and environmental conditions;

(iii) The borrower's compensation does not exceed the compensation received by a full-time volunteer in the Peace Corps or in a program administered by the ACTION agency. Compensation includes an allowance for subsistence, necessary travel expenses, and stipends;

(iv) The borrower, as part of his or her duties, does not give religious instruction, conduct worship service, engage in religious proselytizing, or engage in fundraising to support religious activities.

(v) The borrower has agreed to serve on a full-time basis for a term of at least one year.

(5) Temporarily totally disabled, as established by an affidavit of a qualified physician, or unable to secure employment because the borrower is providing care such as continuous nursing or other similar services required by a spouse who is so disabled.

(c)(1) "Temporarily totally disabled" for purposes of paragraph (b) of this section with regard to the borrower means an injury or illness which prevents an individual from attending an eligible institution or to be gainfully employed for an extended period of time.

(2) "Temporarily totally disabled" with regard to the borrower's spouse means an injury or illness, established by an affidavit of a qualified physician, that requires the borrower to provide care such as continuous nursing or other similar services thus preventing the borrower from obtaining gainful employment.

(d)(1) Principal need not be paid and interest will not accrue for a period not to exceed two years during which time the borrower is serving an eligible internship after obtaining a bachelor's or professional degree.

(2) An eligible internship is an internship which a person is required to undergo to receive professional recognition required to begin professional practice or service. Medical residency is an example of such an internship.

(e) The institution must not include the deferment periods described in paragraphs (a), (b), (d) and the grace period described in paragraph (f) when determining the 10-year repayment period.

(f) No repayment of principal or interest will be required to begin until six months after the completion of any period during which the borrower is in deferment under paragraph (a), (b), and (d).

(g)(1) The institution may defer repayments under extraordinary circumstances.

(2) If a borrower is unable to make a scheduled repayment due to extraordinary circumstances such as a prolonged illness or unemployment, he or she may ask the institution to change the repayment schedule within the 10 year repayment period.

(3) If a change in the repayment schedule of a Defense loan would extend the repayment period beyond 10 years, the institution must notify the Secretary of the change. If a change in the repayment schedule of a Direct loan would extend the repayment period beyond 10 years, the institution must notify the Secretary of the change and receive the Secretary's approval before making it.

(h)(1) The institution may defer a borrower's Direct loan repayments or

revise his or her repayment schedule for up to 1 year if—

(i) The institution exercised the minimum monthly repayment rate;

(ii) The borrower is unable, due to extraordinary circumstances, to make repayment when due; and

(iii) The borrower has applied for deferment or a revised repayment schedule.

(2) If, at the end of the 1 year period, the borrower is still unable to repay at the minimum monthly rate because of extraordinary circumstances, the institution may defer repayment or revise repayments for up to another year.

(3) If the institution defers repayment on a loan or revises a repayment schedule under paragraph (g) of this section, interest continues to accrue.

(4) The institution may not defer a loan or revise a repayment schedule under paragraphs (g) (1) and (2) of this section if the revision or deferment results in a repayment period of more than 10 years.

(i) The institution may—

(1) Extend the repayment period up to ten years for any student borrower who during the repayment period is a low-income individual if that individual is expected to remain a low-income individual during that repayment period. The term "low-income individual" means an individual from a family whose taxable income for the preceding year did not exceed 150 percent of an amount equal to the poverty level determined by using criteria of poverty established by the Bureau of the Census.

(2) Adjust the repayment schedule to reflect the income of that individual.

(20 U.S.C. 425 and 1087dd.)

§ 674.35 Postponement of loan repayments in anticipation of cancellation.

(a) An institution must postpone loan repayments for a 12 month period if the borrower—

(1) Teaches or provides other services eligible for loan cancellation; and

(2) Submits a statement signed by a responsible official in the military, agency, or school employing the borrower, specifying that the borrower is so employed. The statement must describe the borrower's job, list the period of employment, and state whether the job is full- or part-time.

(b) If a borrower has received both Defense and Direct loans and is eligible for cancellation benefits on only one, the institution may postpone only repayments on the loan for which cancellation is available.

(20 U.S.C. 425 and 1087dd–ee.)

§ 674.36 Treatment of loan repayments where cancellation, loan repayments, and minimum monthly repayments apply.

(a) An institution may not exercise the minimum monthly repayment provisions on a note when the borrower has received a partial cancellation for the period covered by a postponement.

(b) If a borrower has received both Defense and Direct loans and only one can be cancelled, the amount due on the uncancelled loan is the amount established in § 674.32(c), loan repayment terms or § 674.33(a), minimum repayment rates.

(20 U.S.C. 425 and 1087dd–ee.)

APPENDIX B

Student Loan Interest Calculations
3% Monthly Repayment Chart at $15.00

3% Monthly Repayment Chart at $15.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1.00	1		55.00	4	.31
2.00	1		56.00	4	.32
3.00	1		57.00	4	.33
4.00	1		58.00	4	.34
5.00	1		59.00	4	.35
6.00	1		60.00	5	.36
7.00	1		61.00	5	.37
8.00	1		62.00	5	.39
9.00	1		63.00	5	.40
10.00	1	.01	64.00	5	.41
11.00	1	.01	65.00	5	.42
12.00	1	.01	66.00	5	.43
13.00	1	.02	67.00	5	.45
14.00	1	.02	68.00	5	.46
15.00	2	.02	69.00	5	.47
16.00	2	.03	70.00	5	.48
17.00	2	.03	71.00	5	.50
18.00	2	.03	72.00	5	.51
19.00	2	.04	73.00	5	.52
20.00	2	.04	74.00	5	.54
21.00	2	.05	75.00	6	.55
22.00	2	.05	76.00	6	.57
23.00	2	.06	77.00	6	.58
24.00	2	.06	78.00	6	.59
25.00	2	.07	79.00	6	.61
26.00	2	.07	80.00	6	.62
27.00	2	.08	81.00	6	.64
28.00	2	.09	82.00	6	.65
29.00	2	.09	83.00	6	.67
30.00	3	.10	84.00	6	.68
31.00	3	.10	85.00	6	.70
32.00	3	.11	86.00	6	.72
33.00	3	.12	87.00	6	.73
34.00	3	.12	88.00	6	.75
35.00	3	.13	89.00	6	.76
36.00	3	.14	90.00	7	.78
37.00	3	.15	91.00	7	.80
38.00	3	.15	92.00	7	.81
39.00	3	.16	93.00	7	.83
40.00	3	.17	94.00	7	.85
41.00	3	.18	95.00	7	.86
42.00	3	.19	96.00	7	.88
43.00	3	.19	97.00	7	.90
44.00	3	.20	98.00	7	.92
45.00	4	.21	99.00	7	.94
46.00	4	.22	100.00	7	.95
47.00	4	.23	101.00	7	.97
48.00	4	.25	102.00	7	1.00
49.00	4	.25	103.00	7	1.01
50.00	4	.26	104.00	8	1.03
51.00	4	.27	105.00	8	1.05
52.00	4	.28	106.00	8	1.07
53.00	4	.29	107.00	8	1.09
54.00	4	.30	108.00	8	1.10

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
109.00	8	1.12	163.00	12	2.45
110.00	8	1.14	164.00	12	2.48
111.00	8	1.16	165.00	12	2.51
112.00	8	1.18	166.00	12	2.53
113.00	8	1.21	167.00	12	2.56
114.00	8	1.23	168.00	12	2.59
115.00	8	1.25	169.00	12	2.62
116.00	8	1.27	170.00	12	2.66
117.00	8	1.29	171.00	12	2.69
118.00	8	1.31	172.00	12	2.72
119.00	9	1.33	173.00	12	2.75
120.00	9	1.35	174.00	12	2.78
121.00	9	1.37	175.00	12	2.81
122.00	9	1.40	176.00	12	2.84
123.00	9	1.42	177.00	12	2.87
124.00	9	1.44	178.00	13	2.90
125.00	9	1.46	179.00	13	2.94
126.00	9	1.50	180.00	13	2.97
127.00	9	1.51	181.00	13	3.00
128.00	9	1.53	182.00	13	3.03
129.00	9	1.55	183.00	13	3.07
130.00	9	1.58	184.00	13	3.10
131.00	9	1.60	185.00	13	3.13
132.00	9	1.63	186.00	13	3.17
133.00	9	1.65	187.00	13	3.20
134.00	10	1.67	188.00	13	3.23
135.00	10	1.70	189.00	13	3.27
136.00	10	1.72	190.00	13	3.30
137.00	10	1.75	191.00	13	3.33
138.00	10	1.77	192.00	14	3.37
139.00	10	1.80	193.00	14	3.40
140.00	10	1.82	194.00	14	3.44
141.00	10	1.85	195.00	14	3.47
142.00	10	1.87	196.00	14	3.51
143.00	10	1.90	197.00	14	3.54
144.00	10	1.92	198.00	14	3.58
145.00	10	1.95	199.00	14	3.61
146.00	10	1.98	200.00	14	3.65
147.00	10	2.00	201.00	14	3.68
148.00	11	2.03	202.00	14	3.72
149.00	11	2.05	203.00	14	3.76
150.00	11	2.08	204.00	14	3.79
151.00	11	2.11	205.00	14	3.83
152.00	11	2.14	206.00	14	3.87
153.00	11	2.16	207.00	15	3.90
154.00	11	2.19	208.00	15	3.94
155.00	11	2.22	209.00	15	3.98
156.00	11	2.25	210.00	15	4.02
157.00	11	2.27	211.00	15	4.05
158.00	11	2.30	212.00	15	4.09
159.00	11	2.33	213.00	15	4.13
160.00	11	2.36	214.00	15	4.17
161.00	11	2.39	215.00	15	4.21
162.00	11	2.42	216.00	15	4.25

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3% Monthly Repayment Chart at $15.00

Loan Amount	Number of Payments	Total Interest
217.00	15	4.28
218.00	15	4.32
219.00	15	4.36
220.00	15	4.40
221.00	16	4.44
222.00	16	4.48
223.00	16	4.52
224.00	16	4.56
225.00	16	4.60
226.00	16	4.64
227.00	16	4.68
228.00	16	4.72
229.00	16	4.76
230.00	16	4.80
231.00	16	4.84
232.00	16	4.89
233.00	16	4.93
234.00	16	4.97
235.00	17	5.01
236.00	17	5.05
237.00	17	5.09
238.00	17	5.14
239.00	17	5.18
240.00	17	5.22
241.00	17	5.27
242.00	17	5.31
243.00	17	5.35
244.00	17	5.40
245.00	17	5.44
246.00	17	5.48
247.00	17	5.53
248.00	17	5.57
249.00	17	5.62
250.00	18	5.66
251.00	18	5.71
252.00	18	5.75
253.00	18	5.80
254.00	18	5.84
255.00	18	5.89
256.00	18	5.93
257.00	18	5.98
258.00	18	6.03
259.00	18	6.07
260.00	18	6.12
261.00	18	6.17
262.00	18	6.21
263.00	18	6.26
264.00	19	6.31
265.00	19	6.35
266.00	19	6.40
267.00	19	6.45
268.00	19	6.50
269.00	19	6.55
270.00	19	6.59
271.00	19	6.64
272.00	19	6.69
273.00	19	6.75
274.00	19	6.79
275.00	19	6.84
276.00	19	6.89
277.00	19	6.94
278.00	20	7.00
279.00	20	7.04
280.00	20	7.09
281.00	20	7.14
282.00	20	7.19
283.00	20	7.25
284.00	20	7.29
285.00	20	7.34
286.00	20	7.39
287.00	20	7.44
288.00	20	7.50
289.00	20	7.55
290.00	20	7.60
291.00	20	7.65
292.00	20	7.70
293.00	21	7.76
294.00	21	7.81
295.00	21	7.86
296.00	21	7.91
297.00	21	7.97
298.00	21	8.02
299.00	21	8.08
300.00	21	8.13
301.00	21	8.18
302.00	21	8.25
303.00	21	8.29
304.00	21	8.35
305.00	21	8.40
306.00	21	8.46
307.00	22	8.51
308.00	22	8.57
309.00	22	8.62
310.00	22	8.68
311.00	22	8.73
312.00	22	8.79
313.00	22	8.85
314.00	22	8.90
315.00	22	8.96
316.00	22	9.02
317.00	22	9.07
318.00	22	9.13
319.00	22	9.19
320.00	22	9.25
321.00	23	9.30
322.00	23	9.36
323.00	23	9.42
324.00	23	9.48
325.00	23	9.54
326.00	23	9.59
327.00	23	9.65
328.00	23	9.71
329.00	23	9.77
330.00	23	9.83
331.00	23	9.89
332.00	23	9.95
333.00	23	10.01
334.00	23	10.07
335.00	24	10.13
336.00	24	10.19
337.00	24	10.25
338.00	24	10.31
339.00	24	10.37
340.00	24	10.44
341.00	24	10.50
342.00	24	10.56
343.00	24	10.62
344.00	24	10.68
345.00	24	10.75
346.00	24	10.81
347.00	24	10.87
348.00	24	10.93
349.00	25	11.00
350.00	25	11.06
351.00	25	11.12
352.00	25	11.19
353.00	25	11.25
354.00	25	11.31
355.00	25	11.38
356.00	25	11.44
357.00	25	11.51
358.00	25	11.57
359.00	25	11.64
360.00	25	11.70
361.00	25	11.77
362.00	25	11.83
363.00	25	11.90
364.00	26	11.96
365.00	26	12.03
366.00	26	12.10
367.00	26	12.16
368.00	26	12.23
369.00	26	12.30
370.00	26	12.36
371.00	26	12.43
372.00	26	12.50
373.00	26	12.56
374.00	26	12.63
375.00	26	12.70
376.00	26	12.77
377.00	26	12.84
378.00	27	12.90
379.00	27	12.97
380.00	27	13.04
381.00	27	13.11
382.00	27	13.18
383.00	27	13.25
384.00	27	13.32
385.00	27	13.39
386.00	27	13.46
387.00	27	13.53
388.00	27	13.60
389.00	27	13.67
390.00	27	13.75
391.00	27	13.81
392.00	28	13.88
393.00	28	13.95
394.00	28	14.03
395.00	28	14.10
396.00	28	14.17
397.00	28	14.25
398.00	28	14.31
399.00	28	14.39
400.00	28	14.46
401.00	28	14.53
402.00	28	14.61
403.00	28	14.68
404.00	28	14.75
405.00	28	14.83
406.00	29	14.90
407.00	29	14.97
408.00	29	15.05
409.00	29	15.12
410.00	29	15.20
411.00	29	15.27
412.00	29	15.35
413.00	29	15.42
414.00	29	15.50
415.00	29	15.57
416.00	29	15.65
417.00	29	15.72
418.00	29	15.80
419.00	29	15.88
420.00	30	15.95
421.00	30	16.03
422.00	30	16.11
423.00	30	16.18
424.00	30	16.26
425.00	30	16.34
426.00	30	16.42
427.00	30	16.50
428.00	30	16.57
429.00	30	16.65
430.00	30	16.73
431.00	30	16.81
432.00	30	16.89

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3% Monthly Repayment Chart at $15.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
433.00	30	16.97	487.00	34	21.52
434.00	31	17.04	488.00	34	21.61
435.00	31	17.12	489.00	35	21.70
436.00	31	17.20	490.00	35	21.79
437.00	31	17.28	491.00	35	21.88
438.00	31	17.36	492.00	35	21.97
439.00	31	17.44	493.00	35	22.06
440.00	31	17.52	494.00	35	22.16
441.00	31	17.60	495.00	35	22.25
442.00	31	17.69	496.00	35	22.34
443.00	31	17.77	497.00	35	22.43
444.00	31	17.85	498.00	35	22.52
445.00	31	17.93	499.00	35	22.61
446.00	31	18.01	500.00	35	22.71
447.00	32	18.09	501.00	35	22.80
448.00	32	18.17	502.00	35	22.89
449.00	32	18.26	503.00	36	22.98
450.00	32	18.34	504.00	36	23.08
451.00	32	18.42	505.00	36	23.17
452.00	32	18.50	506.00	36	23.26
453.00	32	18.59	507.00	36	23.36
454.00	32	18.67	508.00	36	23.45
455.00	32	18.75	509.00	36	23.54
456.00	32	18.84	510.00	36	23.64
457.00	32	18.92	511.00	36	23.73
458.00	32	19.00	512.00	36	23.83
459.00	32	19.09	513.00	36	23.92
460.00	32	19.17	514.00	36	24.02
461.00	33	19.26	515.00	36	24.11
462.00	33	19.34	516.00	37	24.21
463.00	33	19.43	517.00	37	24.30
464.00	33	19.51	518.00	37	24.40
465.00	33	19.60	519.00	37	24.50
466.00	33	19.68	520.00	37	24.59
467.00	33	19.77	521.00	37	24.69
468.00	33	19.85	522.00	37	24.78
469.00	33	19.94	523.00	37	24.88
470.00	33	20.03	524.00	37	24.98
471.00	33	20.11	525.00	37	25.07
472.00	33	20.20	526.00	37	25.17
473.00	33	20.29	527.00	37	25.27
474.00	33	20.37	528.00	37	25.37
475.00	34	20.46	529.00	37	25.47
476.00	34	20.55	530.00	38	25.56
477.00	34	20.64	531.00	38	25.66
478.00	34	20.72	532.00	38	25.76
479.00	34	20.81	533.00	38	25.86
480.00	34	20.90	534.00	38	25.96
481.00	34	21.00	535.00	38	26.06
482.00	34	21.08	536.00	38	26.16
483.00	34	21.17	537.00	38	26.26
484.00	34	21.25	538.00	38	26.36
485.00	34	21.34	539.00	38	26.46
486.00	34	21.43	540.00	38	26.56

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
541.00	38	26.66	595.00	42	32.38
542.00	38	26.76	596.00	42	32.50
543.00	38	26.86	597.00	42	32.60
544.00	39	26.96	598.00	43	32.71
545.00	39	27.06	599.00	43	32.83
546.00	39	27.16	600.00	43	32.94
547.00	39	27.26	601.00	43	33.05
548.00	39	27.36	602.00	43	33.16
549.00	39	27.47	603.00	43	33.28
550.00	39	27.57	604.00	43	33.39
551.00	39	27.67	605.00	43	33.50
552.00	39	27.77	606.00	43	33.62
553.00	39	27.88	607.00	43	33.73
554.00	39	27.98	608.00	43	33.84
555.00	39	28.08	609.00	43	33.96
556.00	39	28.19	610.00	43	34.07
557.00	40	28.29	611.00	44	34.19
558.00	40	28.39	612.00	44	34.30
559.00	40	28.50	613.00	44	34.42
560.00	40	28.60	614.00	44	34.53
561.00	40	28.71	615.00	44	34.65
562.00	40	28.81	616.00	44	34.76
563.00	40	28.92	617.00	44	34.88
564.00	40	29.02	618.00	44	35.00
565.00	40	29.13	619.00	44	35.11
566.00	40	29.23	620.00	44	35.23
567.00	40	29.34	621.00	44	35.35
568.00	40	29.44	622.00	44	35.46
569.00	40	29.55	623.00	44	35.58
570.00	40	29.66	624.00	44	35.70
571.00	41	29.76	625.00	45	35.82
572.00	41	29.87	626.00	45	35.93
573.00	41	29.98	627.00	45	36.05
574.00	41	30.08	628.00	45	36.17
575.00	41	30.19	629.00	45	36.29
576.00	41	30.30	630.00	45	36.41
577.00	41	30.40	631.00	45	36.52
578.00	41	30.51	632.00	45	36.64
579.00	41	30.62	633.00	45	36.76
580.00	41	30.73	634.00	45	36.88
581.00	41	30.84	635.00	45	37.00
582.00	41	30.95	636.00	45	37.12
583.00	41	31.06	637.00	45	37.25
584.00	42	31.16	638.00	46	37.36
585.00	42	31.27	639.00	46	37.48
586.00	42	31.38	640.00	46	37.60
587.00	42	31.50	641.00	46	37.72
588.00	42	31.60	642.00	46	37.85
589.00	42	31.71	643.00	46	37.97
590.00	42	31.82	644.00	46	38.09
591.00	42	31.93	645.00	46	38.21
592.00	42	32.04	646.00	46	38.33
593.00	42	32.16	647.00	46	38.45
594.00	42	32.27	648.00	46	38.58

3% Monthly Repayment Chart at $15.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
649.00	46	38.70	703.00	50	45.63
650.00	46	38.82	704.00	50	45.77
651.00	46	38.95	705.00	51	45.90
652.00	47	39.07	706.00	51	46.04
653.00	47	39.19	707.00	51	46.17
654.00	47	39.32	708.00	51	46.31
655.00	47	39.44	709.00	51	46.44
656.00	47	39.56	710.00	51	46.58
657.00	47	39.69	711.00	51	46.71
658.00	47	39.81	712.00	51	46.85
659.00	47	39.94	713.00	51	46.98
660.00	47	40.06	714.00	51	47.12
661.00	47	40.19	715.00	51	47.26
662.00	47	40.31	716.00	51	47.39
663.00	47	40.44	717.00	51	47.53
664.00	47	40.56	718.00	52	47.67
665.00	48	40.69	719.00	52	47.81
666.00	48	40.82	720.00	52	47.94
667.00	48	40.94	721.00	52	48.08
668.00	48	41.07	722.00	52	48.22
669.00	48	41.20	723.00	52	48.36
670.00	48	41.32	724.00	52	48.50
671.00	48	41.45	725.00	52	48.64
672.00	48	41.58	726.00	52	48.77
673.00	48	41.70	727.00	52	48.91
674.00	48	41.83	728.00	52	49.05
675.00	48	41.96	729.00	52	49.19
676.00	48	42.09	730.00	52	49.33
677.00	48	42.22	731.00	53	49.47
678.00	49	42.35	732.00	53	49.61
679.00	49	42.47	733.00	53	49.75
680.00	49	42.60	734.00	53	49.89
681.00	49	42.73	735.00	53	50.03
682.00	49	42.86	736.00	53	50.18
683.00	49	43.00	737.00	53	50.32
684.00	49	43.12	738.00	53	50.46
685.00	49	43.25	739.00	53	50.60
686.00	49	43.38	740.00	53	50.75
687.00	49	43.51	741.00	53	50.88
688.00	49	43.64	742.00	53	51.03
689.00	49	43.78	743.00	53	51.17
690.00	49	43.91	744.00	54	51.31
691.00	50	44.04	745.00	54	51.46
692.00	50	44.17	746.00	54	51.60
693.00	50	44.30	747.00	54	51.75
694.00	50	44.43	748.00	54	51.89
695.00	50	44.57	749.00	54	52.03
696.00	50	44.70	750.00	54	52.17
697.00	50	44.83	751.00	54	52.32
698.00	50	44.96	752.00	54	52.46
699.00	50	45.10	753.00	54	52.61
700.00	50	45.23	754.00	54	52.75
701.00	50	45.36	755.00	54	52.90
702.00	50	45.50	756.00	54	53.04

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
757.00	55	53.19	811.00	59	61.38
758.00	55	53.34	812.00	59	61.54
759.00	55	53.48	813.00	59	61.70
760.00	55	53.63	814.00	59	61.86
761.00	55	53.77	815.00	59	62.02
762.00	55	53.92	816.00	59	62.18
763.00	55	54.07	817.00	59	62.33
764.00	55	54.22	818.00	59	62.50
765.00	55	54.36	819.00	59	62.65
766.00	55	54.51	820.00	59	62.81
767.00	55	54.66	821.00	59	62.97
768.00	55	54.81	822.00	60	63.13
769.00	55	54.96	823.00	60	63.29
770.00	56	55.10	824.00	60	63.45
771.00	56	55.25	825.00	60	63.61
772.00	56	55.40	826.00	60	63.78
773.00	56	55.55	827.00	60	63.94
774.00	56	55.70	828.00	60	64.10
775.00	56	55.85	829.00	60	64.26
776.00	56	56.00	830.00	60	64.42
777.00	56	56.15	831.00	60	64.58
778.00	56	56.30	832.00	60	64.75
779.00	56	56.45	833.00	60	64.91
780.00	56	56.60	834.00	60	65.07
781.00	56	56.75	835.00	61	65.23
782.00	56	56.90	836.00	61	65.40
783.00	57	57.06	837.00	61	65.56
784.00	57	57.21	838.00	61	65.73
785.00	57	57.36	839.00	61	65.89
786.00	57	57.51	840.00	61	66.05
787.00	57	57.66	841.00	61	66.22
788.00	57	57.82	842.00	61	66.38
789.00	57	57.97	843.00	61	66.55
790.00	57	58.12	844.00	61	66.71
791.00	57	58.27	845.00	61	66.88
792.00	57	58.43	846.00	61	67.04
793.00	57	58.58	847.00	61	67.21
794.00	57	58.75	848.00	62	67.37
795.00	57	58.89	849.00	62	67.54
796.00	58	59.04	850.00	62	67.71
797.00	58	59.20	851.00	62	67.87
798.00	58	59.35	852.00	62	68.04
799.00	58	59.51	853.00	62	68.21
800.00	58	59.66	854.00	62	68.37
801.00	58	59.82	855.00	62	68.54
802.00	58	59.97	856.00	62	68.71
803.00	58	60.13	857.00	62	68.88
804.00	58	60.29	858.00	62	69.05
805.00	58	60.44	859.00	62	69.21
806.00	58	60.60	860.00	62	69.38
807.00	58	60.76	861.00	63	69.55
808.00	58	60.91	862.00	63	69.72
809.00	59	61.07	863.00	63	69.89
810.00	59	61.23	864.00	63	70.06

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3% Monthly Repayment Chart at $15.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
865.00	63	70.23	919.00	67	79.75
866.00	63	70.40	920.00	67	79.92
867.00	63	70.57	921.00	67	80.10
868.00	63	70.75	922.00	67	80.29
869.00	63	70.91	923.00	67	80.47
870.00	63	71.08	924.00	67	80.65
871.00	63	71.25	925.00	68	80.84
872.00	63	71.42	926.00	68	81.02
873.00	63	71.60	927.00	68	81.21
874.00	64	71.77	928.00	68	81.39
875.00	64	71.94	929.00	68	81.57
876.00	64	72.11	930.00	68	81.76
877.00	64	72.29	931.00	68	81.94
878.00	64	72.46	932.00	68	82.13
879.00	64	72.63	933.00	68	82.32
880.00	64	72.80	934.00	68	82.50
881.00	64	72.98	935.00	68	82.69
882.00	64	73.15	936.00	68	82.87
883.00	64	73.33	937.00	69	83.06
884.00	64	73.50	938.00	69	83.25
885.00	64	73.67	939.00	69	83.43
886.00	64	73.85	940.00	69	83.62
887.00	65	74.02	941.00	69	83.81
888.00	65	74.20	942.00	69	84.00
889.00	65	74.37	943.00	69	84.18
890.00	65	74.55	944.00	69	84.37
891.00	65	74.72	945.00	69	84.56
892.00	65	74.90	946.00	69	84.75
893.00	65	75.08	947.00	69	84.94
894.00	65	75.25	948.00	69	85.13
895.00	65	75.43	949.00	69	85.32
896.00	65	75.61	950.00	70	85.50
897.00	65	75.78	951.00	70	85.69
898.00	65	75.96	952.00	70	85.88
899.00	66	76.14	953.00	70	86.07
900.00	66	76.32	954.00	70	86.26
901.00	66	76.50	955.00	70	86.46
902.00	66	76.67	956.00	70	86.65
903.00	66	76.85	957.00	70	86.84
904.00	66	77.03	958.00	70	87.03
905.00	66	77.21	959.00	70	87.22
906.00	66	77.39	960.00	70	87.41
907.00	66	77.57	961.00	70	87.60
908.00	66	77.75	962.00	70	87.80
909.00	66	77.93	963.00	71	88.00
910.00	66	78.11	964.00	71	88.18
911.00	66	78.29	965.00	71	88.38
912.00	67	78.47	966.00	71	88.57
913.00	67	78.65	967.00	71	88.76
914.00	67	78.83	968.00	71	88.96
915.00	67	79.01	969.00	71	89.15
916.00	67	79.19	970.00	71	89.34
917.00	67	79.38	971.00	71	89.54
918.00	67	79.56	972.00	71	89.73

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
973.00	71	89.93	1,027.00	76	100.81
974.00	71	90.12	1,028.00	76	101.02
975.00	72	90.32	1,029.00	76	101.23
976.00	72	90.51	1,030.00	76	101.43
977.00	72	90.71	1,031.00	76	101.64
978.00	72	90.91	1,032.00	76	101.85
979.00	72	91.10	1,033.00	76	102.06
980.00	72	91.30	1,034.00	76	102.27
981.00	72	91.50	1,035.00	76	102.48
982.00	72	91.69	1,036.00	76	102.69
983.00	72	91.89	1,037.00	76	102.90
984.00	72	92.09	1,038.00	77	103.11
985.00	72	92.29	1,039.00	77	103.32
986.00	72	92.48	1,040.00	77	103.53
987.00	72	92.68	1,041.00	77	103.75
988.00	73	92.88	1,042.00	77	103.96
989.00	73	93.08	1,043.00	77	104.17
990.00	73	93.28	1,044.00	77	104.38
991.00	73	93.48	1,045.00	77	104.59
992.00	73	93.68	1,046.00	77	104.81
993.00	73	93.88	1,047.00	77	105.02
994.00	73	94.08	1,048.00	77	105.23
995.00	73	94.28	1,049.00	77	105.45
996.00	73	94.48	1,050.00	78	105.66
997.00	73	94.68	1,051.00	78	105.87
998.00	73	94.88	1,052.00	78	106.09
999.00	73	95.08	1,053.00	78	106.30
1,000.00	74	95.28	1,054.00	78	106.52
1,001.00	74	95.48	1,055.00	78	106.73
1,002.00	74	95.68	1,056.00	78	106.94
1,003.00	74	95.89	1,057.00	78	107.16
1,004.00	74	96.09	1,058.00	78	107.38
1,005.00	74	96.29	1,059.00	78	107.59
1,006.00	74	96.50	1,060.00	78	107.81
1,007.00	74	96.70	1,061.00	78	108.02
1,008.00	74	96.90	1,062.00	79	108.25
1,009.00	74	97.10	1,063.00	79	108.46
1,010.00	74	97.31	1,064.00	79	108.67
1,011.00	74	97.51	1,065.00	79	108.89
1,012.00	74	97.72	1,066.00	79	109.11
1,013.00	75	97.92	1,067.00	79	109.33
1,014.00	75	98.13	1,068.00	79	109.54
1,015.00	75	98.33	1,069.00	79	109.76
1,016.00	75	98.54	1,070.00	79	109.98
1,017.00	75	98.75	1,071.00	79	110.20
1,018.00	75	98.95	1,072.00	79	110.42
1,019.00	75	99.15	1,073.00	79	110.64
1,020.00	75	99.36	1,074.00	79	110.86
1,021.00	75	99.57	1,075.00	80	111.08
1,022.00	75	99.77	1,076.00	80	111.30
1,023.00	75	99.98	1,077.00	80	111.52
1,024.00	75	100.19	1,078.00	80	111.75
1,025.00	76	100.39	1,079.00	80	111.96
1,026.00	76	100.60	1,080.00	80	112.18

3% Monthly Repayment Chart at $15.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,081.00	80	112.40	1,135.00	84	124.71
1,082.00	80	112.62	1,136.00	85	124.95
1,083.00	80	112.84	1,137.00	85	125.18
1,084.00	80	113.06	1,138.00	85	125.42
1,085.00	80	113.29	1,139.00	85	125.65
1,086.00	80	113.51	1,140.00	85	125.89
1,087.00	81	113.73	1,141.00	85	126.13
1,088.00	81	113.95	1,142.00	85	126.36
1,089.00	81	114.18	1,143.00	85	126.60
1,090.00	81	114.40	1,144.00	85	126.84
1,091.00	81	114.62	1,145.00	85	127.07
1,092.00	81	114.85	1,146.00	85	127.31
1,093.00	81	115.07	1,147.00	85	127.55
1,094.00	81	115.30	1,148.00	86	127.79
1,095.00	81	115.52	1,149.00	86	128.03
1,096.00	81	115.75	1,150.00	86	128.26
1,097.00	81	115.97	1,151.00	86	128.50
1,098.00	81	116.20	1,152.00	86	128.75
1,099.00	82	116.42	1,153.00	86	128.98
1,100.00	82	116.65	1,154.00	86	129.22
1,101.00	82	116.88	1,155.00	86	129.46
1,102.00	82	117.10	1,156.00	86	129.70
1,103.00	82	117.33	1,157.00	86	129.94
1,104.00	82	117.55	1,158.00	86	130.18
1,105.00	82	117.78	1,159.00	86	130.42
1,106.00	82	118.01	1,160.00	87	130.66
1,107.00	82	118.25	1,161.00	87	130.91
1,108.00	82	118.47	1,162.00	87	131.15
1,109.00	82	118.69	1,163.00	87	131.39
1,110.00	82	118.92	1,164.00	87	131.63
1,111.00	83	119.15	1,165.00	87	131.87
1,112.00	83	119.38	1,166.00	87	132.12
1,113.00	83	119.61	1,167.00	87	132.36
1,114.00	83	119.84	1,168.00	87	132.60
1,115.00	83	120.07	1,169.00	87	132.85
1,116.00	83	120.30	1,170.00	87	133.09
1,117.00	83	120.53	1,171.00	87	133.33
1,118.00	83	120.76	1,172.00	88	133.58
1,119.00	83	121.00	1,173.00	88	133.82
1,120.00	83	121.22	1,174.00	88	134.07
1,121.00	83	121.45	1,175.00	88	134.31
1,122.00	83	121.68	1,176.00	88	134.56
1,123.00	83	121.91	1,177.00	88	134.80
1,124.00	84	122.15	1,178.00	88	135.05
1,125.00	84	122.38	1,179.00	88	135.29
1,126.00	84	122.61	1,180.00	88	135.54
1,127.00	84	122.84	1,181.00	88	135.79
1,128.00	84	123.08	1,182.00	88	136.03
1,129.00	84	123.31	1,183.00	88	136.28
1,130.00	84	123.54	1,184.00	89	136.53
1,131.00	84	123.78	1,185.00	89	136.78
1,132.00	84	124.01	1,186.00	89	137.02
1,133.00	84	124.25	1,187.00	89	137.27
1,134.00	84	124.48	1,188.00	89	137.52

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,189.00	89	137.77	1,243.00	93	151.58
1,190.00	89	138.02	1,244.00	94	151.84
1,191.00	89	138.27	1,245.00	94	152.11
1,192.00	89	138.52	1,246.00	94	152.37
1,193.00	89	138.76	1,247.00	94	152.63
1,194.00	89	139.01	1,248.00	94	152.90
1,195.00	89	139.26	1,249.00	94	153.16
1,196.00	90	139.52	1,250.00	94	153.43
1,197.00	90	139.77	1,251.00	94	153.69
1,198.00	90	140.02	1,252.00	94	153.96
1,199.00	90	140.27	1,253.00	94	154.22
1,200.00	90	140.52	1,254.00	94	154.50
1,201.00	90	140.77	1,255.00	94	154.75
1,202.00	90	141.02	1,256.00	95	155.02
1,203.00	90	141.28	1,257.00	95	155.29
1,204.00	90	141.53	1,258.00	95	155.55
1,205.00	90	141.78	1,259.00	95	155.82
1,206.00	90	142.03	1,260.00	95	156.09
1,207.00	90	142.29	1,261.00	95	156.35
1,208.00	91	142.54	1,262.00	95	156.62
1,209.00	91	142.79	1,263.00	95	156.89
1,210.00	91	143.05	1,264.00	95	157.16
1,211.00	91	143.30	1,265.00	95	157.43
1,212.00	91	143.56	1,266.00	95	157.70
1,213.00	91	143.81	1,267.00	95	157.96
1,214.00	91	144.07	1,268.00	96	158.23
1,215.00	91	144.32	1,269.00	96	158.50
1,216.00	91	144.58	1,270.00	96	158.77
1,217.00	91	144.83	1,271.00	96	159.04
1,218.00	91	145.09	1,272.00	96	159.31
1,219.00	91	145.35	1,273.00	96	159.59
1,220.00	92	145.60	1,274.00	96	159.86
1,221.00	92	145.86	1,275.00	96	160.13
1,222.00	92	146.12	1,276.00	96	160.40
1,223.00	92	146.37	1,277.00	96	160.67
1,224.00	92	146.63	1,278.00	96	160.94
1,225.00	92	146.89	1,279.00	97	161.22
1,226.00	92	147.15	1,280.00	97	161.50
1,227.00	92	147.41	1,281.00	97	161.76
1,228.00	92	147.67	1,282.00	97	162.03
1,229.00	92	147.92	1,283.00	97	162.31
1,230.00	92	148.18	1,284.00	97	162.58
1,231.00	92	148.44	1,285.00	97	162.86
1,232.00	93	148.70	1,286.00	97	163.13
1,233.00	93	148.96	1,287.00	97	163.40
1,234.00	93	149.22	1,288.00	97	163.68
1,235.00	93	149.48	1,289.00	97	163.95
1,236.00	93	149.75	1,290.00	97	164.23
1,237.00	93	150.01	1,291.00	98	164.50
1,238.00	93	150.27	1,292.00	98	164.78
1,239.00	93	150.53	1,293.00	98	165.06
1,240.00	93	150.79	1,294.00	98	165.33
1,241.00	93	151.05	1,295.00	98	165.61
1,242.00	93	151.32	1,296.00	98	165.89

3% Monthly Repayment Chart at $15.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,297.00	98	166.16	1,351.00	103	181.54
1,298.00	98	166.44	1,352.00	103	181.83
1,299.00	98	166.72	1,353.00	103	182.13
1,300.00	98	167.00	1,354.00	103	182.42
1,301.00	98	167.28	1,355.00	103	182.71
1,302.00	98	167.55	1,356.00	103	183.01
1,303.00	99	167.83	1,357.00	103	183.30
1,304.00	99	168.11	1,358.00	103	183.59
1,305.00	99	168.39	1,359.00	103	183.89
1,306.00	99	168.67	1,360.00	103	184.18
1,307.00	99	168.95	1,361.00	104	184.48
1,308.00	99	169.23	1,362.00	104	184.77
1,309.00	99	169.51	1,363.00	104	185.07
1,310.00	99	169.79	1,364.00	104	185.36
1,311.00	99	170.07	1,365.00	104	185.66
1,312.00	99	170.36	1,366.00	104	185.96
1,313.00	99	170.64	1,367.00	104	186.25
1,314.00	99	170.92	1,368.00	104	186.55
1,315.00	100	171.20	1,369.00	104	186.85
1,316.00	100	171.48	1,370.00	104	187.14
1,317.00	100	171.77	1,371.00	104	187.44
1,318.00	100	172.05	1,372.00	104	187.75
1,319.00	100	172.33	1,373.00	105	188.04
1,320.00	100	172.62	1,374.00	105	188.34
1,321.00	100	172.90	1,375.00	105	188.63
1,322.00	100	173.18	1,376.00	105	188.93
1,323.00	100	173.47	1,377.00	105	189.23
1,324.00	100	173.75	1,378.00	105	189.53
1,325.00	100	174.04	1,379.00	105	189.83
1,326.00	101	174.32	1,380.00	105	190.13
1,327.00	101	174.61	1,381.00	105	190.43
1,328.00	101	174.89	1,382.00	105	190.73
1,329.00	101	175.18	1,383.00	105	191.04
1,330.00	101	175.47	1,384.00	106	191.34
1,331.00	101	175.75	1,385.00	106	191.64
1,332.00	101	176.04	1,386.00	106	191.94
1,333.00	101	176.33	1,387.00	106	192.25
1,334.00	101	176.61	1,388.00	106	192.54
1,335.00	101	176.90	1,389.00	106	192.85
1,336.00	101	177.19	1,390.00	106	193.15
1,337.00	101	177.48	1,391.00	106	193.45
1,338.00	102	177.77	1,392.00	106	193.76
1,339.00	102	178.05	1,393.00	106	194.06
1,340.00	102	178.34	1,394.00	106	194.37
1,341.00	102	178.63	1,395.00	106	194.67
1,342.00	102	178.92	1,396.00	107	194.97
1,343.00	102	179.21	1,397.00	107	195.28
1,344.00	102	179.50	1,398.00	107	195.58
1,345.00	102	179.79	1,399.00	107	195.89
1,346.00	102	180.08	1,400.00	107	196.20
1,347.00	102	180.37	1,401.00	107	196.50
1,348.00	102	180.67	1,402.00	107	196.81
1,349.00	102	180.96	1,403.00	107	197.12
1,350.00	103	181.25	1,404.00	107	197.42

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,405.00	107	197.73	1,459.00	112	214.75
1,406.00	107	198.04	1,460.00	112	215.07
1,407.00	108	198.34	1,461.00	112	215.39
1,408.00	108	198.65	1,462.00	112	215.72
1,409.00	108	198.96	1,463.00	112	216.04
1,410.00	108	199.27	1,464.00	113	216.37
1,411.00	108	199.58	1,465.00	113	216.69
1,412.00	108	199.89	1,466.00	113	217.01
1,413.00	108	200.20	1,467.00	113	217.34
1,414.00	108	200.51	1,468.00	113	217.67
1,415.00	108	200.82	1,469.00	113	218.00
1,416.00	108	201.13	1,470.00	113	218.32
1,417.00	108	201.44	1,471.00	113	218.64
1,418.00	108	201.75	1,472.00	113	218.97
1,419.00	109	202.06	1,473.00	113	219.30
1,420.00	109	202.37	1,474.00	113	219.62
1,421.00	109	202.68	1,475.00	113	219.95
1,422.00	109	203.00	1,476.00	114	220.28
1,423.00	109	203.31	1,477.00	114	220.61
1,424.00	109	203.62	1,478.00	114	220.94
1,425.00	109	203.93	1,479.00	114	221.26
1,426.00	109	204.25	1,480.00	114	221.59
1,427.00	109	204.56	1,481.00	114	221.92
1,428.00	109	204.88	1,482.00	114	222.25
1,429.00	109	205.19	1,483.00	114	222.58
1,430.00	110	205.50	1,484.00	114	222.91
1,431.00	110	205.82	1,485.00	114	223.25
1,432.00	110	206.13	1,486.00	114	223.57
1,433.00	110	206.45	1,487.00	115	223.90
1,434.00	110	206.76	1,488.00	115	224.25
1,435.00	110	207.08	1,489.00	115	224.57
1,436.00	110	207.40	1,490.00	115	224.90
1,437.00	110	207.71	1,491.00	115	225.23
1,438.00	110	208.03	1,492.00	115	225.56
1,439.00	110	208.35	1,493.00	115	225.90
1,440.00	110	208.66	1,494.00	115	226.23
1,441.00	110	208.98	1,495.00	115	226.56
1,442.00	111	209.30	1,496.00	115	226.90
1,443.00	111	209.62	1,497.00	115	227.23
1,444.00	111	209.94	1,498.00	116	227.56
1,445.00	111	210.25	1,499.00	116	227.90
1,446.00	111	210.57	1,500.00	116	228.23
1,447.00	111	210.89	1,501.00	116	228.57
1,448.00	111	211.21	1,502.00	116	228.90
1,449.00	111	211.53	1,503.00	116	229.25
1,450.00	111	211.85	1,504.00	116	229.58
1,451.00	111	212.17	1,505.00	116	229.91
1,452.00	111	212.50	1,506.00	116	230.25
1,453.00	112	212.81	1,507.00	116	230.59
1,454.00	112	213.14	1,508.00	116	230.92
1,455.00	112	213.46	1,509.00	117	231.26
1,456.00	112	213.78	1,510.00	117	231.60
1,457.00	112	214.10	1,511.00	117	231.94
1,458.00	112	214.42	1,512.00	117	232.28

3% Monthly Repayment Chart at $15.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,513.00	117	232.61			
1,514.00	117	232.95			
1,515.00	117	233.29			
1,516.00	117	233.63			
1,517.00	117	233.97			
1,518.00	117	234.31			
1,519.00	117	234.65			
1,520.00	118	235.00			
1,521.00	118	235.33			
1,522.00	118	235.68			
1,523.00	118	236.02			
1,524.00	118	236.36			
1,525.00	118	236.70			
1,526.00	118	237.04			
1,527.00	118	237.39			
1,528.00	118	237.73			
1,529.00	118	238.07			
1,530.00	118	238.42			
1,531.00	118	238.76			
1,532.00	119	239.11			
1,533.00	119	239.45			
1,534.00	119	239.80			
1,535.00	119	240.14			
1,536.00	119	240.50			
1,537.00	119	240.83			
1,538.00	119	241.18			
1,539.00	119	241.53			
1,540.00	119	241.87			
1,541.00	119	242.22			
1,542.00	119	242.57			
1,543.00	120	242.92			
1,544.00	120	243.26			
1,545.00	120	243.61			
1,546.00	120	243.96			
1,547.00	120	244.31			
1,548.00	120	244.66			
1,549.00	120	245.01			
1,550.00	120	245.36			
1,551.00	120	245.71			
1,552.00	120	246.06			
1,553.00	120	246.41			

APPENDIX C

Student Loan Interest Calculations
3% Monthly Repayment Chart at $30.00

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest
1.00	1	
2.00	1	
3.00	1	
4.00	1	
5.00	1	
6.00	1	
7.00	1	
8.00	1	
9.00	1	
10.00	1	
11.00	1	
12.00	1	.01
13.00	1	.01
14.00	1	.01
15.00	1	.01
16.00	1	.02
17.00	1	.02
18.00	1	.02
19.00	1	.02
20.00	1	.03
21.00	1	.03
22.00	1	.03
23.00	1	.04
24.00	1	.04
25.00	1	.04
26.00	1	.05
27.00	1	.05
28.00	1	.05
29.00	1	.06
30.00	2	.06
31.00	2	.06
32.00	2	.07
33.00	2	.07
34.00	2	.08
35.00	2	.08
36.00	2	.08
37.00	2	.09
38.00	2	.09
39.00	2	.10
40.00	2	.10
41.00	2	.11
42.00	2	.11
43.00	2	.12
44.00	2	.12
45.00	2	.13
46.00	2	.13
47.00	2	.14
48.00	2	.14
49.00	2	.15
50.00	2	.15
51.00	2	.16
52.00	2	.16
53.00	2	.17
54.00	2	.17
55.00	2	.18
56.00	2	.19
57.00	2	.19
58.00	2	.20
59.00	2	.20
60.00	3	.21
61.00	3	.22
62.00	3	.22
63.00	3	.23
64.00	3	.25
65.00	3	.25
66.00	3	.25
67.00	3	.26
68.00	3	.26
69.00	3	.27
70.00	3	.28
71.00	3	.28
72.00	3	.29
73.00	3	.30
74.00	3	.31
75.00	3	.31
76.00	3	.32
77.00	3	.33
78.00	3	.34
79.00	3	.35
80.00	3	.35
81.00	3	.36
82.00	3	.37
83.00	3	.38
84.00	3	.39
85.00	3	.39
86.00	3	.40
87.00	3	.41
88.00	3	.42
89.00	3	.43
90.00	4	.44
91.00	4	.45
92.00	4	.45
93.00	4	.46
94.00	4	.47
95.00	4	.48
96.00	4	.50
97.00	4	.50
98.00	4	.51
99.00	4	.52
100.00	4	.53
101.00	4	.54
102.00	4	.55
103.00	4	.56
104.00	4	.57
105.00	4	.58
106.00	4	.59
107.00	4	.60
108.00	4	.61
109.00	4	.62
110.00	4	.63
111.00	4	.64
112.00	4	.65
113.00	4	.66
114.00	4	.67
115.00	4	.68
116.00	4	.69
117.00	4	.71
118.00	4	.72
119.00	4	.73
120.00	5	.75
121.00	5	.75
122.00	5	.76
123.00	5	.77
124.00	5	.79
125.00	5	.80
126.00	5	.81
127.00	5	.82
128.00	5	.83
129.00	5	.85
130.00	5	.86
131.00	5	.87
132.00	5	.88
133.00	5	.89
134.00	5	.91
135.00	5	.92
136.00	5	.93
137.00	5	.95
138.00	5	.96
139.00	5	.97
140.00	5	.98
141.00	5	1.00
142.00	5	1.01
143.00	5	1.02
144.00	5	1.04
145.00	5	1.05
146.00	5	1.06
147.00	5	1.08
148.00	5	1.09
149.00	6	1.11
150.00	6	1.12
151.00	6	1.13
152.00	6	1.15
153.00	6	1.16
154.00	6	1.18
155.00	6	1.19
156.00	6	1.20
157.00	6	1.22
158.00	6	1.23
159.00	6	1.25
160.00	6	1.26
161.00	6	1.28
162.00	6	1.29
163.00	6	1.31
164.00	6	1.32
165.00	6	1.34
166.00	6	1.35
167.00	6	1.37
168.00	6	1.38
169.00	6	1.40
170.00	6	1.41
171.00	6	1.43
172.00	6	1.45
173.00	6	1.46
174.00	6	1.48
175.00	6	1.50
176.00	6	1.51
177.00	6	1.53
178.00	6	1.54
179.00	7	1.56
180.00	7	1.58
181.00	7	1.59
182.00	7	1.61
183.00	7	1.63
184.00	7	1.64
185.00	7	1.66
186.00	7	1.68
187.00	7	1.69
188.00	7	1.71
189.00	7	1.73
190.00	7	1.75
191.00	7	1.76
192.00	7	1.78
193.00	7	1.80
194.00	7	1.81
195.00	7	1.83
196.00	7	1.85
197.00	7	1.87
198.00	7	1.89
199.00	7	1.90
200.00	7	1.92
201.00	7	1.94
202.00	7	1.96
203.00	7	1.98
204.00	7	2.00
205.00	7	2.01
206.00	7	2.03
207.00	7	2.05
208.00	8	2.07
209.00	8	2.09
210.00	8	2.11
211.00	8	2.13
212.00	8	2.15
213.00	8	2.17
214.00	8	2.19
215.00	8	2.21
216.00	8	2.22

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
217.00	8	2.25	271.00	10	3.43
218.00	8	2.26	272.00	10	3.46
219.00	8	2.28	273.00	10	3.48
220.00	8	2.30	274.00	10	3.51
221.00	8	2.32	275.00	10	3.53
222.00	8	2.34	276.00	10	3.56
223.00	8	2.36	277.00	10	3.58
224.00	8	2.38	278.00	10	3.61
225.00	8	2.40	279.00	10	3.63
226.00	8	2.43	280.00	10	3.66
227.00	8	2.45	281.00	10	3.68
228.00	8	2.47	282.00	10	3.71
229.00	8	2.50	283.00	10	3.73
230.00	8	2.51	284.00	10	3.76
231.00	8	2.53	285.00	10	3.78
232.00	8	2.55	286.00	10	3.81
233.00	8	2.57	287.00	10	3.84
234.00	8	2.59	288.00	10	3.86
235.00	8	2.61	289.00	10	3.89
236.00	8	2.63	290.00	10	3.91
237.00	8	2.66	291.00	10	3.94
238.00	9	2.68	292.00	10	3.97
239.00	9	2.70	293.00	10	4.00
240.00	9	2.72	294.00	10	4.02
241.00	9	2.75	295.00	10	4.04
242.00	9	2.76	296.00	11	4.07
243.00	9	2.79	297.00	11	4.10
244.00	9	2.81	298.00	11	4.12
245.00	9	2.83	299.00	11	4.15
246.00	9	2.85	300.00	11	4.18
247.00	9	2.87	301.00	11	4.21
248.00	9	2.90	302.00	11	4.23
249.00	9	2.92	303.00	11	4.26
250.00	9	2.94	304.00	11	4.29
251.00	9	2.96	305.00	11	4.31
252.00	9	3.00	306.00	11	4.34
253.00	9	3.01	307.00	11	4.37
254.00	9	3.03	308.00	11	4.40
255.00	9	3.06	309.00	11	4.42
256.00	9	3.08	310.00	11	4.45
257.00	9	3.10	311.00	11	4.48
258.00	9	3.12	312.00	11	4.51
259.00	9	3.15	313.00	11	4.54
260.00	9	3.17	314.00	11	4.56
261.00	9	3.19	315.00	11	4.59
262.00	9	3.22	316.00	11	4.62
263.00	9	3.25	317.00	11	4.65
264.00	9	3.27	318.00	11	4.68
265.00	9	3.29	319.00	11	4.71
266.00	9	3.31	320.00	11	4.73
267.00	10	3.34	321.00	11	4.76
268.00	10	3.36	322.00	11	4.79
269.00	10	3.39	323.00	11	4.82
270.00	10	3.41	324.00	11	4.85

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
325.00	11	4.88	379.00	13	6.58
326.00	12	4.91	380.00	13	6.61
327.00	12	4.94	381.00	13	6.65
328.00	12	4.97	382.00	13	6.68
329.00	12	5.00	383.00	13	6.72
330.00	12	5.03	384.00	14	6.75
331.00	12	5.06	385.00	14	6.79
332.00	12	5.08	386.00	14	6.82
333.00	12	5.11	387.00	14	6.85
334.00	12	5.14	388.00	14	6.89
335.00	12	5.17	389.00	14	6.92
336.00	12	5.20	390.00	14	6.96
337.00	12	5.23	391.00	14	7.00
338.00	12	5.26	392.00	14	7.03
339.00	12	5.30	393.00	14	7.06
340.00	12	5.33	394.00	14	7.10
341.00	12	5.36	395.00	14	7.13
342.00	12	5.39	396.00	14	7.17
343.00	12	5.42	397.00	14	7.21
344.00	12	5.45	398.00	14	7.25
345.00	12	5.48	399.00	14	7.28
346.00	12	5.51	400.00	14	7.31
347.00	12	5.54	401.00	14	7.35
348.00	12	5.57	402.00	14	7.38
349.00	12	5.60	403.00	14	7.42
350.00	12	5.63	404.00	14	7.46
351.00	12	5.67	405.00	14	7.50
352.00	12	5.70	406.00	14	7.53
353.00	12	5.73	407.00	14	7.56
354.00	12	5.76	408.00	14	7.60
355.00	13	5.79	409.00	14	7.64
356.00	13	5.82	410.00	14	7.67
357.00	13	5.86	411.00	14	7.71
358.00	13	5.89	412.00	14	7.75
359.00	13	5.92	413.00	15	7.78
360.00	13	5.95	414.00	15	7.82
361.00	13	5.98	415.00	15	7.86
362.00	13	6.02	416.00	15	7.90
363.00	13	6.05	417.00	15	7.93
364.00	13	6.08	418.00	15	7.97
365.00	13	6.11	419.00	15	8.01
366.00	13	6.15	420.00	15	8.05
367.00	13	6.18	421.00	15	8.08
368.00	13	6.21	422.00	15	8.12
369.00	13	6.25	423.00	15	8.16
370.00	13	6.28	424.00	15	8.20
371.00	13	6.31	425.00	15	8.23
372.00	13	6.35	426.00	15	8.27
373.00	13	6.38	427.00	15	8.31
374.00	13	6.41	428.00	15	8.35
375.00	13	6.45	429.00	15	8.39
376.00	13	6.48	430.00	15	8.43
377.00	13	6.51	431.00	15	8.46
378.00	13	6.55	432.00	15	8.50

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3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
433.00	15	8.54	487.00	17	10.76
434.00	15	8.58	488.00	17	10.81
435.00	15	8.62	489.00	17	10.85
436.00	15	8.66	490.00	17	10.90
437.00	15	8.70	491.00	17	10.94
438.00	15	8.75	492.00	17	10.98
439.00	15	8.78	493.00	17	11.03
440.00	15	8.81	494.00	17	11.07
441.00	15	8.85	495.00	17	11.12
442.00	16	8.89	496.00	17	11.16
443.00	16	8.93	497.00	17	11.20
444.00	16	8.97	498.00	17	11.25
445.00	16	9.01	499.00	18	11.29
446.00	16	9.05	500.00	18	11.34
447.00	16	9.09	501.00	18	11.38
448.00	16	9.13	502.00	18	11.43
449.00	16	9.17	503.00	18	11.47
450.00	16	9.21	504.00	18	11.52
451.00	16	9.25	505.00	18	11.56
452.00	16	9.29	506.00	18	11.61
453.00	16	9.33	507.00	18	11.65
454.00	16	9.37	508.00	18	11.70
455.00	16	9.42	509.00	18	11.75
456.00	16	9.46	510.00	18	11.79
457.00	16	9.50	511.00	18	11.84
458.00	16	9.54	512.00	18	11.88
459.00	16	9.58	513.00	18	11.93
460.00	16	9.62	514.00	18	11.97
461.00	16	9.66	515.00	18	12.02
462.00	16	9.70	516.00	18	12.07
463.00	16	9.75	517.00	18	12.11
464.00	16	9.79	518.00	18	12.16
465.00	16	9.83	519.00	18	12.21
466.00	16	9.87	520.00	18	12.25
467.00	16	9.91	521.00	18	12.30
468.00	16	9.95	522.00	18	12.35
469.00	16	10.00	523.00	18	12.39
470.00	17	10.04	524.00	18	12.44
471.00	17	10.08	525.00	18	12.50
472.00	17	10.12	526.00	18	12.53
473.00	17	10.16	527.00	18	12.58
474.00	17	10.20	528.00	19	12.63
475.00	17	10.25	529.00	19	12.68
476.00	17	10.29	530.00	19	12.72
477.00	17	10.33	531.00	19	12.77
478.00	17	10.38	532.00	19	12.82
479.00	17	10.42	533.00	19	12.87
480.00	17	10.46	534.00	19	12.91
481.00	17	10.50	535.00	19	12.96
482.00	17	10.55	536.00	19	13.01
483.00	17	10.59	537.00	19	13.06
484.00	17	10.63	538.00	19	13.11
485.00	17	10.68	539.00	19	13.15
486.00	17	10.72	540.00	19	13.20
541.00	19	13.25	595.00	21	16.01
542.00	19	13.30	596.00	21	16.06
543.00	19	13.35	597.00	21	16.11
544.00	19	13.40	598.00	21	16.17
545.00	19	13.45	599.00	21	16.22
546.00	19	13.50	600.00	21	16.27
547.00	19	13.54	601.00	21	16.33
548.00	19	13.59	602.00	21	16.38
549.00	19	13.64	603.00	21	16.44
550.00	19	13.69	604.00	21	16.50
551.00	19	13.75	605.00	21	16.54
552.00	19	13.79	606.00	21	16.60
553.00	19	13.84	607.00	21	16.65
554.00	19	13.89	608.00	21	16.71
555.00	19	13.94	609.00	21	16.76
556.00	20	14.00	610.00	21	16.82
557.00	20	14.04	611.00	21	16.87
558.00	20	14.09	612.00	21	16.93
559.00	20	14.14	613.00	21	16.98
560.00	20	14.19	614.00	22	17.04
561.00	20	14.25	615.00	22	17.09
562.00	20	14.29	616.00	22	17.15
563.00	20	14.34	617.00	22	17.20
564.00	20	14.39	618.00	22	17.26
565.00	20	14.44	619.00	22	17.32
566.00	20	14.50	620.00	22	17.37
567.00	20	14.54	621.00	22	17.43
568.00	20	14.59	622.00	22	17.48
569.00	20	14.65	623.00	22	17.54
570.00	20	14.70	624.00	22	17.59
571.00	20	14.75	625.00	22	17.65
572.00	20	14.80	626.00	22	17.71
573.00	20	14.85	627.00	22	17.76
574.00	20	14.90	628.00	22	17.82
575.00	20	14.95	629.00	22	17.88
576.00	20	15.01	630.00	22	17.93
577.00	20	15.06	631.00	22	18.00
578.00	20	15.11	632.00	22	18.05
579.00	20	15.16	633.00	22	18.10
580.00	20	15.21	634.00	22	18.16
581.00	20	15.27	635.00	22	18.22
582.00	20	15.32	636.00	22	18.28
583.00	20	15.37	637.00	22	18.33
584.00	20	15.42	638.00	22	18.39
585.00	21	15.47	639.00	22	18.45
586.00	21	15.53	640.00	22	18.51
587.00	21	15.58	641.00	22	18.56
588.00	21	15.63	642.00	23	18.62
589.00	21	15.69	643.00	23	18.68
590.00	21	15.75	644.00	23	18.75
591.00	21	15.79	645.00	23	18.80
592.00	21	15.84	646.00	23	18.85
593.00	21	15.90	647.00	23	18.9[illegible]
594.00	21	15.95	648.00	23	18.9[illegible]

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
649.00	23	19.03	703.00	25	22.32
650.00	23	19.09	704.00	25	22.39
651.00	23	19.15	705.00	25	22.45
652.00	23	19.20	706.00	25	22.51
653.00	23	19.26	707.00	25	22.58
654.00	23	19.32	708.00	25	22.64
655.00	23	19.38	709.00	25	22.71
656.00	23	19.44	710.00	25	22.77
657.00	23	19.50	711.00	25	22.83
658.00	23	19.56	712.00	25	22.90
659.00	23	19.62	713.00	25	22.96
660.00	23	19.68	714.00	25	23.03
661.00	23	19.75	715.00	25	23.09
662.00	23	19.80	716.00	25	23.16
663.00	23	19.86	717.00	25	23.22
664.00	23	19.92	718.00	25	23.29
665.00	23	19.98	719.00	25	23.35
666.00	23	20.04	720.00	25	23.42
667.00	23	20.10	721.00	25	23.48
668.00	23	20.16	722.00	25	23.55
669.00	23	20.22	723.00	25	23.61
670.00	24	20.28	724.00	25	23.68
671.00	24	20.34	725.00	25	23.75
672.00	24	20.40	726.00	25	23.81
673.00	24	20.46	727.00	26	23.88
674.00	24	20.52	728.00	26	23.94
675.00	24	20.58	729.00	26	24.01
676.00	24	20.64	730.00	26	24.07
677.00	24	20.70	731.00	26	24.14
678.00	24	20.76	732.00	26	24.21
679.00	24	20.83	733.00	26	24.27
680.00	24	20.89	734.00	26	24.34
681.00	24	20.95	735.00	26	24.41
682.00	24	21.01	736.00	26	24.47
683.00	24	21.07	737.00	26	24.54
684.00	24	21.13	738.00	26	24.61
685.00	24	21.19	739.00	26	24.67
686.00	24	21.26	740.00	26	24.75
687.00	24	21.32	741.00	26	24.81
688.00	24	21.38	742.00	26	24.87
689.00	24	21.44	743.00	26	24.94
690.00	24	21.51	744.00	26	25.01
691.00	24	21.57	745.00	26	25.08
692.00	24	21.63	746.00	26	25.14
693.00	24	21.69	747.00	26	25.21
694.00	24	21.76	748.00	26	25.28
695.00	24	21.82	749.00	26	25.35
696.00	24	21.88	750.00	26	25.41
697.00	24	21.94	751.00	26	25.48
698.00	25	22.01	752.00	26	25.55
699.00	25	22.07	753.00	26	25.62
700.00	25	22.13	754.00	26	25.69
701.00	25	22.20	755.00	27	25.76
702.00	25	22.26	756.00	27	25.82

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Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
757.00	27	25.89	811.00	29	29.75
758.00	27	25.96	812.00	29	29.81
759.00	27	26.03	813.00	29	29.89
760.00	27	26.10	814.00	29	29.96
761.00	27	26.17	815.00	29	30.04
762.00	27	26.25	816.00	29	30.11
763.00	27	26.31	817.00	29	30.18
764.00	27	26.38	818.00	29	30.26
765.00	27	26.45	819.00	29	30.33
766.00	27	26.52	820.00	29	30.41
767.00	27	26.58	821.00	29	30.48
768.00	27	26.65	822.00	29	30.56
769.00	27	26.72	823.00	29	30.63
770.00	27	26.79	824.00	29	30.71
771.00	27	26.86	825.00	29	30.78
772.00	27	26.93	826.00	29	30.86
773.00	27	27.00	827.00	29	30.93
774.00	27	27.07	828.00	29	31.01
775.00	27	27.14	829.00	29	31.08
776.00	27	27.22	830.00	29	31.16
777.00	27	27.29	831.00	29	31.25
778.00	27	27.36	832.00	29	31.31
779.00	27	27.43	833.00	29	31.39
780.00	27	27.50	834.00	29	31.46
781.00	27	27.57	835.00	29	31.54
782.00	27	27.64	836.00	29	31.62
783.00	28	27.71	837.00	29	31.69
784.00	28	27.78	838.00	29	31.77
785.00	28	27.85	839.00	30	31.84
786.00	28	27.92	840.00	30	31.92
787.00	28	28.00	841.00	30	32.00
788.00	28	28.07	842.00	30	32.07
789.00	28	28.14	843.00	30	32.15
790.00	28	28.21	844.00	30	32.23
791.00	28	28.28	845.00	30	32.31
792.00	28	28.35	846.00	30	32.38
793.00	28	28.43	847.00	30	32.46
794.00	28	28.50	848.00	30	32.54
795.00	28	28.57	849.00	30	32.61
796.00	28	28.64	850.00	30	32.69
797.00	28	28.72	851.00	30	32.77
798.00	28	28.79	852.00	30	32.85
799.00	28	28.86	853.00	30	32.93
800.00	28	28.93	854.00	30	33.00
801.00	28	29.01	855.00	30	33.08
802.00	28	29.08	856.00	30	33.16
803.00	28	29.15	857.00	30	33.25
804.00	28	29.23	858.00	30	33.32
805.00	28	29.30	859.00	30	33.39
806.00	28	29.37	860.00	30	33.47
807.00	28	29.45	861.00	30	33.55
808.00	28	29.52	862.00	30	33.63
309.00	28	29.59	863.00	30	33.71
810.00	28	29.67	864.00	30	33.79

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
865.00	30	33.87	919.00	32	38.28
866.00	30	33.95	920.00	32	38.36
867.00	31	34.03	921.00	32	38.45
868.00	31	34.10	922.00	33	38.53
869.00	31	34.18	923.00	33	38.61
870.00	31	34.26	924.00	33	38.70
871.00	31	34.34	925.00	33	38.78
872.00	31	34.42	926.00	33	38.87
873.00	31	34.50	927.00	33	38.95
874.00	31	34.58	928.00	33	39.04
875.00	31	34.66	929.00	33	39.12
876.00	31	34.75	930.00	33	39.21
877.00	31	34.82	931.00	33	39.29
878.00	31	34.90	932.00	33	39.38
879.00	31	34.98	933.00	33	39.47
880.00	31	35.06	934.00	33	39.55
881.00	31	35.14	935.00	33	39.64
882.00	31	35.22	936.00	33	39.72
883.00	31	35.31	937.00	33	39.81
884.00	31	35.39	938.00	33	39.90
885.00	31	35.47	939.00	33	39.98
886.00	31	35.55	940.00	33	40.07
887.00	31	35.63	941.00	33	40.15
888.00	31	35.71	942.00	33	40.25
889.00	31	35.79	943.00	33	40.33
890.00	31	35.87	944.00	33	40.41
891.00	31	35.95	945.00	33	40.50
892.00	31	36.04	946.00	33	40.59
893.00	31	36.12	947.00	33	40.67
894.00	32	36.20	948.00	33	40.76
895.00	32	36.28	949.00	33	40.85
896.00	32	36.36	950.00	34	40.94
897.00	32	36.45	951.00	34	41.02
898.00	32	36.53	952.00	34	41.11
899.00	32	36.61	953.00	34	41.20
900.00	32	36.69	954.00	34	41.29
901.00	32	36.77	955.00	34	41.37
902.00	32	36.86	956.00	34	41.46
903.00	32	36.94	957.00	34	41.55
904.00	32	37.02	958.00	34	41.64
905.00	32	37.11	959.00	34	41.73
906.00	32	37.19	960.00	34	41.81
907.00	32	37.27	961.00	34	41.90
908.00	32	37.36	962.00	34	42.00
909.00	32	37.44	963.00	34	42.08
910.00	32	37.52	964.00	34	42.17
911.00	32	37.61	965.00	34	42.26
912.00	32	37.69	966.00	34	42.35
913.00	32	37.77	967.00	34	42.44
914.00	32	37.86	968.00	34	42.52
915.00	32	37.94	969.00	34	42.61
916.00	32	38.02	970.00	34	42.70
917.00	32	38.11	971.00	34	42.79
918.00	32	38.19	972.00	34	42.88

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
973.00	34	42.97	1,027.00	36	47.95
974.00	34	43.06	1,028.00	36	48.05
975.00	34	43.15	1,029.00	36	48.14
976.00	34	43.25	1,030.00	36	48.25
977.00	35	43.33	1,031.00	36	48.33
978.00	35	43.42	1,032.00	37	48.43
979.00	35	43.51	1,033.00	37	48.53
980.00	35	43.60	1,034.00	37	48.62
981.00	35	43.69	1,035.00	37	48.72
982.00	35	43.78	1,036.00	37	48.81
983.00	35	43.87	1,037.00	37	48.91
984.00	35	43.96	1,038.00	37	49.00
985.00	35	44.05	1,039.00	37	49.10
986.00	35	44.14	1,040.00	37	49.20
987.00	35	44.23	1,041.00	37	49.29
988.00	35	44.33	1,042.00	37	49.39
989.00	35	44.42	1,043.00	37	49.50
990.00	35	44.51	1,044.00	37	49.58
991.00	35	44.60	1,045.00	37	49.68
992.00	35	44.69	1,046.00	37	49.78
993.00	35	44.78	1,047.00	37	49.87
994.00	35	44.87	1,048.00	37	49.97
995.00	35	44.97	1,049.00	37	50.07
996.00	35	45.06	1,050.00	37	50.16
997.00	35	45.15	1,051.00	37	50.26
998.00	35	45.25	1,052.00	37	50.36
999.00	35	45.33	1,053.00	37	50.46
1,000.00	35	45.43	1,054.00	37	50.55
1,001.00	35	45.52	1,055.00	37	50.65
1,002.00	35	45.61	1,056.00	37	50.75
1,003.00	35	45.70	1,057.00	37	50.85
1,004.00	35	45.80	1,058.00	37	50.95
1,005.00	36	45.89	1,059.00	38	51.04
1,006.00	36	45.98	1,060.00	38	51.14
1,007.00	36	46.07	1,061.00	38	51.25
1,008.00	36	46.17	1,062.00	38	51.34
1,009.00	36	46.26	1,063.00	38	51.44
1,010.00	36	46.35	1,064.00	38	51.54
1,011.00	36	46.45	1,065.00	38	51.63
1,012.00	36	46.54	1,066.00	38	51.73
1,013.00	36	46.63	1,067.00	38	51.83
1,014.00	36	46.73	1,068.00	38	51.93
1,015.00	36	46.82	1,069.00	38	52.03
1,016.00	36	46.92	1,070.00	38	52.13
1,017.00	36	47.01	1,071.00	38	52.23
1,018.00	36	47.10	1,072.00	38	52.33
1,019.00	36	47.20	1,073.00	38	52.43
1,020.00	36	47.29	1,074.00	38	52.53
1,021.00	36	47.39	1,075.00	38	52.63
1,022.00	36	47.48	1,076.00	38	52.73
1,023.00	36	47.57	1,077.00	38	52.83
1,024.00	36	47.67	1,078.00	38	52.93
1,025.00	36	47.76	1,079.00	38	53.03
1,026.00	36	47.86	1,080.00	38	53.13

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,081.00	38	53.23	1,135.00	40	58.80
1,082.00	38	53.33	1,136.00	40	58.90
1,083.00	38	53.43	1,137.00	40	59.01
1,084.00	38	53.53	1,138.00	40	59.11
1,085.00	38	53.63	1,139.00	40	59.22
1,086.00	38	53.73	1,140.00	40	59.33
1,087.00	39	53.83	1,141.00	41	59.43
1,088.00	39	53.93	1,142.00	41	59.54
1,089.00	39	54.03	1,143.00	41	59.65
1,090.00	39	54.14	1,144.00	41	59.75
1,091.00	39	54.25	1,145.00	41	59.86
1,092.00	39	54.34	1,146.00	41	59.97
1,093.00	39	54.44	1,147.00	41	60.07
1,094.00	39	54.54	1,148.00	41	60.18
1,095.00	39	54.64	1,149.00	41	60.29
1,096.00	39	54.75	1,150.00	41	60.39
1,097.00	39	54.85	1,151.00	41	60.50
1,098.00	39	54.95	1,152.00	41	60.61
1,099.00	39	55.05	1,153.00	41	60.72
1,100.00	39	55.15	1,154.00	41	60.82
1,101.00	39	55.26	1,155.00	41	60.93
1,102.00	39	55.36	1,156.00	41	61.04
1,103.00	39	55.46	1,157.00	41	61.15
1,104.00	39	55.56	1,158.00	41	61.26
1,105.00	39	55.67	1,159.00	41	61.36
1,106.00	39	55.77	1,160.00	41	61.47
1,107.00	39	55.87	1,161.00	41	61.58
1,108.00	39	55.97	1,162.00	41	61.69
1,109.00	39	56.08	1,163.00	41	61.80
1,110.00	39	56.18	1,164.00	41	61.91
1,111.00	39	56.28	1,165.00	41	62.02
1,112.00	39	56.39	1,166.00	41	62.13
1,113.00	39	56.50	1,167.00	41	62.23
1,114.00	40	56.59	1,168.00	42	62.34
1,115.00	40	56.70	1,169.00	42	62.45
1,116.00	40	56.80	1,170.00	42	62.56
1,117.00	40	56.91	1,171.00	42	62.67
1,118.00	40	57.01	1,172.00	42	62.78
1,119.00	40	57.11	1,173.00	42	62.89
1,120.00	40	57.22	1,174.00	42	63.00
1,121.00	40	57.32	1,175.00	42	63.11
1,122.00	40	57.43	1,176.00	42	63.22
1,123.00	40	57.53	1,177.00	42	63.33
1,124.00	40	57.64	1,178.00	42	63.44
1,125.00	40	57.75	1,179.00	42	63.55
1,126.00	40	57.85	1,180.00	42	63.66
1,127.00	40	57.95	1,181.00	42	63.77
1,128.00	40	58.06	1,182.00	42	63.88
1,129.00	40	58.16	1,183.00	42	64.00
1,130.00	40	58.27	1,184.00	42	64.10
1,131.00	40	58.37	1,185.00	42	64.22
1,132.00	40	58.48	1,186.00	42	64.33
1,133.00	40	58.58	1,187.00	42	64.44
1,134.00	40	58.69	1,188.00	42	64.55

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,189.00	42	64.66	1,243.00	44	70.82
1,190.00	42	64.77	1,244.00	44	70.94
1,191.00	42	64.88	1,245.00	44	71.06
1,192.00	42	65.00	1,246.00	44	71.18
1,193.00	42	65.11	1,247.00	44	71.29
1,194.00	42	65.22	1,248.00	44	71.41
1,195.00	43	65.33	1,249.00	45	71.53
1,196.00	43	65.44	1,250.00	45	71.65
1,197.00	43	65.55	1,251.00	45	71.76
1,198.00	43	65.67	1,252.00	45	71.88
1,199.00	43	65.78	1,253.00	45	72.00
1,200.00	43	65.89	1,254.00	45	72.12
1,201.00	43	66.00	1,255.00	45	72.23
1,202.00	43	66.12	1,256.00	45	72.35
1,203.00	43	66.23	1,257.00	45	72.47
1,204.00	43	66.34	1,258.00	45	72.59
1,205.00	43	66.45	1,259.00	45	72.71
1,206.00	43	66.57	1,260.00	45	72.83
1,207.00	43	66.68	1,261.00	45	72.95
1,208.00	43	66.79	1,262.00	45	73.06
1,209.00	43	66.91	1,263.00	45	73.18
1,210.00	43	67.02	1,264.00	45	73.30
1,211.00	43	67.13	1,265.00	45	73.42
1,212.00	43	67.25	1,266.00	45	73.54
1,213.00	43	67.36	1,267.00	45	73.66
1,214.00	43	67.48	1,268.00	45	73.78
1,215.00	43	67.59	1,269.00	45	73.90
1,216.00	43	67.70	1,270.00	45	74.02
1,217.00	43	67.82	1,271.00	45	74.14
1,218.00	43	67.93	1,272.00	45	74.26
1,219.00	43	68.05	1,273.00	45	74.38
1,220.00	43	68.16	1,274.00	45	74.50
1,221.00	43	68.28	1,275.00	45	74.62
1,222.00	44	68.39	1,276.00	46	74.75
1,223.00	44	68.51	1,277.00	46	74.86
1,224.00	44	68.62	1,278.00	46	74.98
1,225.00	44	68.75	1,279.00	46	75.10
1,226.00	44	68.85	1,280.00	46	75.22
1,227.00	44	68.97	1,281.00	46	75.34
1,228.00	44	69.08	1,282.00	46	75.46
1,229.00	44	69.20	1,283.00	46	75.59
1,230.00	44	69.31	1,284.00	46	75.71
1,231.00	44	69.43	1,285.00	46	75.83
1,232.00	44	69.54	1,286.00	46	75.95
1,233.00	44	69.66	1,287.00	46	76.07
1,234.00	44	69.78	1,288.00	46	76.19
1,235.00	44	69.89	1,289.00	46	76.31
1,236.00	44	70.01	1,290.00	46	76.44
1,237.00	44	70.12	1,291.00	46	76.56
1,238.00	44	70.25	1,292.00	46	76.68
1,239.00	44	70.36	1,293.00	46	76.80
1,240.00	44	70.47	1,294.00	46	76.92
1,241.00	44	70.59	1,295.00	46	77.05
1,242.00	44	70.71	1,296.00	46	77.17

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,297.00	46	77.29	1,351.00	48	84.06
1,298.00	46	77.41	1,352.00	48	84.19
1,299.00	46	77.54	1,353.00	48	84.32
1,300.00	46	77.66	1,354.00	48	84.45
1,301.00	46	77.78	1,355.00	48	84.58
1,302.00	46	77.91	1,356.00	49	84.71
1,303.00	47	78.03	1,357.00	49	84.84
1,304.00	47	78.15	1,358.00	49	84.96
1,305.00	47	78.27	1,359.00	49	85.09
1,306.00	47	78.40	1,360.00	49	85.22
1,307.00	47	78.52	1,361.00	49	85.35
1,308.00	47	78.65	1,362.00	49	85.48
1,309.00	47	78.77	1,363.00	49	85.61
1,310.00	47	78.89	1,364.00	49	85.75
1,311.00	47	79.02	1,365.00	49	85.87
1,312.00	47	79.14	1,366.00	49	86.00
1,313.00	47	79.27	1,367.00	49	86.13
1,314.00	47	79.39	1,368.00	49	86.26
1,315.00	47	79.51	1,369.00	49	86.39
1,316.00	47	79.64	1,370.00	49	86.52
1,317.00	47	79.76	1,371.00	49	86.65
1,318.00	47	79.89	1,372.00	49	86.78
1,319.00	47	80.01	1,373.00	49	86.91
1,320.00	47	80.14	1,374.00	49	87.04
1,321.00	47	80.26	1,375.00	49	87.17
1,322.00	47	80.39	1,376.00	49	87.30
1,323.00	47	80.51	1,377.00	49	87.43
1,324.00	47	80.64	1,378.00	49	87.57
1,325.00	47	80.76	1,379.00	49	87.70
1,326.00	47	80.89	1,380.00	49	87.83
1,327.00	47	81.02	1,381.00	49	87.96
1,328.00	47	81.14	1,382.00	50	88.09
1,329.00	48	81.27	1,383.00	50	88.22
1,330.00	48	81.39	1,384.00	50	88.35
1,331.00	48	81.52	1,385.00	50	88.50
1,332.00	48	81.65	1,386.00	50	88.62
1,333.00	48	81.77	1,387.00	50	88.75
1,334.00	48	81.90	1,388.00	50	88.88
1,335.00	48	82.02	1,389.00	50	89.01
1,336.00	48	82.15	1,390.00	50	89.15
1,337.00	48	82.28	1,391.00	50	89.28
1,338.00	48	82.41	1,392.00	50	89.41
1,339.00	48	82.53	1,393.00	50	89.54
1,340.00	48	82.66	1,394.00	50	89.68
1,341.00	48	82.79	1,395.00	50	89.81
1,342.00	48	82.91	1,396.00	50	89.94
1,343.00	48	83.04	1,397.00	50	90.08
1,344.00	48	83.17	1,398.00	50	90.21
1,345.00	48	83.30	1,399.00	50	90.34
1,346.00	48	83.42	1,400.00	50	90.48
1,347.00	48	83.55	1,401.00	50	90.61
1,348.00	48	83.68	1,402.00	50	90.75
1,349.00	48	83.81	1,403.00	50	90.88
1,350.00	48	83.94	1,404.00	50	91.01
1,405.00	50	91.15	1,459.00	52	98.54
1,406.00	50	91.28	1,460.00	52	98.68
1,407.00	50	91.41	1,461.00	52	98.82
1,408.00	50	91.55	1,462.00	53	98.96
1,409.00	51	91.68	1,463.00	53	99.10
1,410.00	51	91.82	1,464.00	53	99.25
1,411.00	51	91.95	1,465.00	53	99.38
1,412.00	51	92.09	1,466.00	53	99.52
1,413.00	51	92.22	1,467.00	53	99.66
1,414.00	51	92.36	1,468.00	53	99.80
1,415.00	51	92.50	1,469.00	53	99.94
1,416.00	51	92.63	1,470.00	53	100.08
1,417.00	51	92.76	1,471.00	53	100.23
1,418.00	51	92.90	1,472.00	53	100.37
1,419.00	51	93.03	1,473.00	53	100.51
1,420.00	51	93.17	1,474.00	53	100.65
1,421.00	51	93.30	1,475.00	53	100.79
1,422.00	51	93.44	1,476.00	53	100.93
1,423.00	51	93.58	1,477.00	53	101.07
1,424.00	51	93.71	1,478.00	53	101.22
1,425.00	51	93.85	1,479.00	53	101.36
1,426.00	51	93.98	1,480.00	53	101.50
1,427.00	51	94.12	1,481.00	53	101.64
1,428.00	51	94.26	1,482.00	53	101.78
1,429.00	51	94.39	1,483.00	53	101.93
1,430.00	51	94.53	1,484.00	53	102.07
1,431.00	51	94.67	1,485.00	53	102.21
1,432.00	51	94.80	1,486.00	53	102.35
1,433.00	51	94.94	1,487.00	53	102.50
1,434.00	51	95.08	1,488.00	54	102.64
1,435.00	52	95.21	1,489.00	54	102.78
1,436.00	52	95.35	1,490.00	54	102.93
1,437.00	52	95.50	1,491.00	54	103.07
1,438.00	52	95.63	1,492.00	54	103.21
1,439.00	52	95.76	1,493.00	54	103.36
1,440.00	52	95.90	1,494.00	54	103.50
1,441.00	52	96.04	1,495.00	54	103.64
1,442.00	52	96.18	1,496.00	54	103.79
1,443.00	52	96.32	1,497.00	54	103.93
1,444.00	52	96.45	1,498.00	54	104.08
1,445.00	52	96.59	1,499.00	54	104.22
1,446.00	52	96.73	1,500.00	54	104.36
1,447.00	52	96.87	1,501.00	54	104.51
1,448.00	52	97.01	1,502.00	54	104.65
1,449.00	52	97.15	1,503.00	54	104.80
1,450.00	52	97.29	1,504.00	54	104.94
1,451.00	52	97.42	1,505.00	54	105.09
1,452.00	52	97.56	1,506.00	54	105.23
1,453.00	52	97.70	1,507.00	54	105.38
1,454.00	52	97.84	1,508.00	54	105.52
1,455.00	52	97.98	1,509.00	54	105.67
1,456.00	52	98.12	1,510.00	54	105.81
1,457.00	52	98.26	1,511.00	54	105.96
1,458.00	52	98.40	1,512.00	54	106.10

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest
1,513.00	54	106.25
1,514.00	55	106.39
1,515.00	55	106.54
1,516.00	55	106.69
1,517.00	55	106.83
1,518.00	55	106.98
1,519.00	55	107.12
1,520.00	55	107.27
1,521.00	55	107.42
1,522.00	55	107.56
1,523.00	55	107.71
1,524.00	55	107.86
1,525.00	55	108.01
1,526.00	55	108.15
1,527.00	55	108.30
1,528.00	55	108.45
1,529.00	55	108.59
1,530.00	55	108.75
1,531.00	55	108.89
1,532.00	55	109.04
1,533.00	55	109.18
1,534.00	55	109.33
1,535.00	55	109.48
1,536.00	55	109.63
1,537.00	55	109.78
1,538.00	55	109.93
1,539.00	55	110.07
1,540.00	56	110.22
1,541.00	56	110.37
1,542.00	56	110.52
1,543.00	56	110.67
1,544.00	56	110.82
1,545.00	56	110.97
1,546.00	56	111.12
1,547.00	56	111.27
1,548.00	56	111.42
1,549.00	56	111.57
1,550.00	56	111.71
1,551.00	56	111.86
1,552.00	56	112.01
1,553.00	56	112.16
1,554.00	56	112.31
1,555.00	56	112.46
1,556.00	56	112.62
1,557.00	56	112.77
1,558.00	56	112.92
1,559.00	56	113.07
1,560.00	56	113.22
1,561.00	56	113.37
1,562.00	56	113.52
1,563.00	56	113.67
1,564.00	56	113.82
1,565.00	56	113.97
1,566.00	57	114.13
1,567.00	57	114.28
1,568.00	57	114.43
1,569.00	57	114.58
1,570.00	57	114.73
1,571.00	57	114.88
1,572.00	57	115.04
1,573.00	57	115.19
1,574.00	57	115.34
1,575.00	57	115.50
1,576.00	57	115.65
1,577.00	57	115.80
1,578.00	57	115.95
1,579.00	57	116.10
1,580.00	57	116.26
1,581.00	57	116.41
1,582.00	57	116.56
1,583.00	57	116.72
1,584.00	57	116.87
1,585.00	57	117.02
1,586.00	57	117.18
1,587.00	57	117.33
1,588.00	57	117.50
1,589.00	57	117.64
1,590.00	57	117.79
1,591.00	57	117.95
1,592.00	58	118.10
1,593.00	58	118.26
1,594.00	58	118.41
1,595.00	58	118.57
1,596.00	58	118.72
1,597.00	58	118.88
1,598.00	58	119.03
1,599.00	58	119.19
1,600.00	58	119.34
1,601.00	58	119.50
1,602.00	58	119.65
1,603.00	58	119.81
1,604.00	58	119.96
1,605.00	58	120.12
1,606.00	58	120.27
1,607.00	58	120.43
1,608.00	58	120.59
1,609.00	58	120.75
1,610.00	58	120.90
1,611.00	58	121.06
1,612.00	58	121.21
1,613.00	58	121.37
1,614.00	58	121.53
1,615.00	58	121.68
1,616.00	58	121.84
1,617.00	58	122.00
1,618.00	59	122.15
1,619.00	59	122.31
1,620.00	59	122.47
1,621.00	59	122.63
1,622.00	59	122.78
1,623.00	59	122.94
1,624.00	59	123.10
1,625.00	59	123.26
1,626.00	59	123.42
1,627.00	59	123.57
1,628.00	59	123.73
1,629.00	59	123.89
1,630.00	59	124.05
1,631.00	59	124.21
1,632.00	59	124.37
1,633.00	59	124.53
1,634.00	59	124.68
1,635.00	59	124.84
1,636.00	59	125.00
1,637.00	59	125.16
1,638.00	59	125.32
1,639.00	59	125.48
1,640.00	59	125.64
1,641.00	59	125.80
1,642.00	59	125.96
1,643.00	59	126.12
1,644.00	60	126.28
1,645.00	60	126.44
1,646.00	60	126.60
1,647.00	60	126.76
1,648.00	60	126.92
1,649.00	60	127.08
1,650.00	60	127.25
1,651.00	60	127.41
1,652.00	60	127.57
1,653.00	60	127.73
1,654.00	60	127.89
1,655.00	60	128.05
1,656.00	60	128.21
1,657.00	60	128.37
1,658.00	60	128.53
1,659.00	60	128.70
1,660.00	60	128.86
1,661.00	60	129.02
1,662.00	60	129.18
1,663.00	60	129.35
1,664.00	60	129.51
1,665.00	60	129.67
1,666.00	60	129.83
1,667.00	60	130.00
1,668.00	60	130.16
1,669.00	60	130.32
1,670.00	61	130.48
1,671.00	61	130.65
1,672.00	61	130.81
1,673.00	61	130.97
1,674.00	61	131.14
1,675.00	61	131.30
1,676.00	61	131.47
1,677.00	61	131.63
1,678.00	61	131.79
1,679.00	61	131.96
1,680.00	61	132.12
1,681.00	61	132.29
1,682.00	61	132.45
1,683.00	61	132.61
1,684.00	61	132.78
1,685.00	61	132.94
1,686.00	61	133.11
1,687.00	61	133.27
1,688.00	61	133.44
1,689.00	61	133.60
1,690.00	61	133.77
1,691.00	61	133.93
1,692.00	61	134.10
1,693.00	61	134.27
1,694.00	61	134.43
1,695.00	61	134.60
1,696.00	62	134.76
1,697.00	62	134.93
1,698.00	62	135.10
1,699.00	62	135.26
1,700.00	62	135.43
1,701.00	62	135.60
1,702.00	62	135.76
1,703.00	62	135.93
1,704.00	62	136.10
1,705.00	62	136.26
1,706.00	62	136.43
1,707.00	62	136.60
1,708.00	62	136.76
1,709.00	62	136.93
1,710.00	62	137.10
1,711.00	62	137.27
1,712.00	62	137.43
1,713.00	62	137.60
1,714.00	62	137.77
1,715.00	62	137.94
1,716.00	62	138.11
1,717.00	62	138.28
1,718.00	62	138.44
1,719.00	62	138.61
1,720.00	62	138.78
1,721.00	62	138.95
1,722.00	63	139.12
1,723.00	63	139.29
1,724.00	63	139.46
1,725.00	63	139.63
1,726.00	63	139.80
1,727.00	63	139.97
1,728.00	63	140.14

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,729.00	63	140.30	1,783.00	65	149.64
1,730.00	63	140.47	1,784.00	65	149.82
1,731.00	63	140.64	1,785.00	65	150.00
1,732.00	63	140.81	1,786.00	65	150.17
1,733.00	63	140.98	1,787.00	65	150.35
1,734.00	63	141.16	1,788.00	65	150.52
1,735.00	63	141.33	1,789.00	65	150.70
1,736.00	63	141.50	1,790.00	65	150.88
1,737.00	63	141.67	1,791.00	65	151.05
1,738.00	63	141.84	1,792.00	65	151.23
1,739.00	63	142.01	1,793.00	65	151.41
1,740.00	63	142.18	1,794.00	65	151.58
1,741.00	63	142.35	1,795.00	65	151.76
1,742.00	63	142.52	1,796.00	65	151.94
1,743.00	63	142.69	1,797.00	65	152.12
1,744.00	63	142.86	1,798.00	66	152.29
1,745.00	63	143.04	1,799.00	66	152.47
1,746.00	63	143.21	1,800.00	66	152.65
1,747.00	64	143.38	1,801.00	66	152.83
1,748.00	64	143.55	1,802.00	66	153.01
1,749.00	64	143.72	1,803.00	66	153.18
1,750.00	64	143.90	1,804.00	66	153.36
1,751.00	64	144.07	1,805.00	66	153.54
1,752.00	64	144.25	1,806.00	66	153.72
1,753.00	64	144.41	1,807.00	66	153.90
1,754.00	64	144.59	1,808.00	66	154.08
1,755.00	64	144.76	1,809.00	66	154.26
1,756.00	64	144.93	1,810.00	66	154.43
1,757.00	64	145.10	1,811.00	66	154.61
1,758.00	64	145.28	1,812.00	66	154.79
1,759.00	64	145.45	1,813.00	66	154.97
1,760.00	64	145.62	1,814.00	66	155.15
1,761.00	64	145.80	1,815.00	66	155.33
1,762.00	64	145.97	1,816.00	66	155.51
1,763.00	64	146.14	1,817.00	66	155.69
1,764.00	64	146.32	1,818.00	66	155.87
1,765.00	64	146.50	1,819.00	66	156.05
1,766.00	64	146.67	1,820.00	66	156.23
1,767.00	64	146.84	1,821.00	66	156.41
1,768.00	64	147.01	1,822.00	66	156.59
1,769.00	64	147.19	1,823.00	66	156.77
1,770.00	64	147.36	1,824.00	67	156.95
1,771.00	64	147.54	1,825.00	67	157.13
1,772.00	64	147.71	1,826.00	67	157.31
1,773.00	65	147.89	1,827.00	67	157.50
1,774.00	65	148.06	1,828.00	67	157.68
1,775.00	65	148.25	1,829.00	67	157.86
1,776.00	65	148.41	1,830.00	67	158.04
1,777.00	65	148.59	1,831.00	67	158.22
1,778.00	65	148.76	1,832.00	67	158.40
1,779.00	65	148.94	1,833.00	67	158.58
1,780.00	65	149.11	1,834.00	67	158.77
1,781.00	65	149.29	1,835.00	67	158.95
1,782.00	65	149.46	1,836.00	67	159.13

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,837.00	67	159.31	1,891.00	69	169.32
1,838.00	67	159.50	1,892.00	69	169.51
1,839.00	67	159.68	1,893.00	69	169.70
1,840.00	67	159.86	1,894.00	69	169.89
1,841.00	67	160.04	1,895.00	69	170.08
1,842.00	67	160.22	1,896.00	69	170.27
1,843.00	67	160.41	1,897.00	69	170.46
1,844.00	67	160.59	1,898.00	69	170.65
1,845.00	67	160.77	1,899.00	69	170.83
1,846.00	67	160.96	1,900.00	70	171.02
1,847.00	67	161.14	1,901.00	70	171.21
1,848.00	67	161.32	1,902.00	70	171.40
1,849.00	68	161.51	1,903.00	70	171.59
1,850.00	68	161.69	1,904.00	70	171.78
1,851.00	68	161.87	1,905.00	70	171.97
1,852.00	68	162.06	1,906.00	70	172.16
1,853.00	68	162.25	1,907.00	70	172.35
1,854.00	68	162.43	1,908.00	70	172.54
1,855.00	68	162.61	1,909.00	70	172.75
1,856.00	68	162.80	1,910.00	70	172.93
1,857.00	68	162.98	1,911.00	70	173.12
1,858.00	68	163.16	1,912.00	70	173.31
1,859.00	68	163.35	1,913.00	70	173.50
1,860.00	68	163.53	1,914.00	70	173.69
1,861.00	68	163.72	1,915.00	70	173.88
1,862.00	68	163.90	1,916.00	70	174.07
1,863.00	68	164.09	1,917.00	70	174.26
1,864.00	68	164.27	1,918.00	70	174.46
1,865.00	68	164.46	1,919.00	70	174.65
1,866.00	68	164.65	1,920.00	70	174.84
1,867.00	68	164.83	1,921.00	70	175.03
1,868.00	68	165.02	1,922.00	70	175.22
1,869.00	68	165.20	1,923.00	70	175.42
1,870.00	68	165.39	1,924.00	70	175.61
1,871.00	68	165.58	1,925.00	71	175.80
1,872.00	68	165.76	1,926.00	71	176.00
1,873.00	68	165.95	1,927.00	71	176.19
1,874.00	69	166.13	1,928.00	71	176.38
1,875.00	69	166.32	1,929.00	71	176.57
1,876.00	69	166.51	1,930.00	71	176.77
1,877.00	69	166.69	1,931.00	71	176.96
1,878.00	69	166.88	1,932.00	71	177.15
1,879.00	69	167.07	1,933.00	71	177.35
1,880.00	69	167.26	1,934.00	71	177.54
1,881.00	69	167.44	1,935.00	71	177.73
1,882.00	69	167.63	1,936.00	71	177.93
1,883.00	69	167.82	1,937.00	71	178.12
1,884.00	69	168.01	1,938.00	71	178.31
1,885.00	69	168.19	1,939.00	71	178.51
1,886.00	69	168.38	1,940.00	71	178.70
1,887.00	69	168.57	1,941.00	71	178.90
1,888.00	69	168.76	1,942.00	71	179.09
1,889.00	69	168.95	1,943.00	71	179.29
1,890.00	69	169.13	1,944.00	71	179.48

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,945.00	71	179.68	1,999.00	73	190.38
1,946.00	71	179.87	2,000.00	74	190.58
1,947.00	71	180.07	2,001.00	74	190.78
1,948.00	71	180.26	2,002.00	74	190.98
1,949.00	71	180.46	2,003.00	74	191.18
1,950.00	72	180.65	2,004.00	74	191.38
1,951.00	72	180.85	2,005.00	74	191.59
1,952.00	72	181.04	2,006.00	74	191.79
1,953.00	72	181.25	2,007.00	74	192.00
1,954.00	72	181.44	2,008.00	74	192.19
1,955.00	72	181.63	2,009.00	74	192.40
1,956.00	72	181.83	2,010.00	74	192.60
1,957.00	72	182.02	2,011.00	74	192.80
1,958.00	72	182.22	2,012.00	74	193.00
1,959.00	72	182.42	2,013.00	74	193.21
1,960.00	72	182.61	2,014.00	74	193.41
1,961.00	72	182.81	2,015.00	74	193.61
1,962.00	72	183.01	2,016.00	74	193.82
1,963.00	72	183.20	2,017.00	74	194.02
1,964.00	72	183.40	2,018.00	74	194.22
1,965.00	72	183.60	2,019.00	74	194.43
1,966.00	72	183.80	2,020.00	74	194.63
1,967.00	72	184.00	2,021.00	74	194.84
1,968.00	72	184.19	2,022.00	74	195.04
1,969.00	72	184.39	2,023.00	74	195.25
1,970.00	72	184.59	2,024.00	74	195.45
1,971.00	72	184.78	2,025.00	75	195.65
1,972.00	72	184.98	2,026.00	75	195.86
1,973.00	72	185.18	2,027.00	75	196.06
1,974.00	72	185.38	2,028.00	75	196.27
1,975.00	73	185.58	2,029.00	75	196.47
1,976.00	73	185.78	2,030.00	75	196.68
1,977.00	73	185.97	2,031.00	75	196.88
1,978.00	73	186.17	2,032.00	75	197.09
1,979.00	73	186.37	2,033.00	75	197.29
1,980.00	73	186.57	2,034.00	75	197.50
1,981.00	73	186.77	2,035.00	75	197.70
1,982.00	73	186.97	2,036.00	75	197.91
1,983.00	73	187.17	2,037.00	75	198.12
1,984.00	73	187.37	2,038.00	75	198.32
1,985.00	73	187.57	2,039.00	75	198.53
1,986.00	73	187.77	2,040.00	75	198.73
1,987.00	73	187.97	2,041.00	75	198.94
1,988.00	73	188.17	2,042.00	75	199.15
1,989.00	73	188.37	2,043.00	75	199.35
1,990.00	73	188.57	2,044.00	75	199.56
1,991.00	73	188.77	2,045.00	75	199.77
1,992.00	73	188.97	2,046.00	75	199.97
1,993.00	73	189.17	2,047.00	74	200.18
1,994.00	73	189.37	2,048.00	75	200.39
1,995.00	73	189.57	2,049.00	75	200.60
1,996.00	73	189.77	2,050.00	76	200.80
1,997.00	73	189.97	2,051.00	76	201.01
1,998.00	73	190.17	2,052.00	76	201.22

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,053.00	76	201.43	2,107.00	78	212.83
2,054.00	76	201.63	2,108.00	78	213.05
2,055.00	76	201.84	2,109.00	78	213.26
2,056.00	76	202.05	2,110.00	78	213.47
2,057.00	76	202.26	2,111.00	78	213.69
2,058.00	76	202.47	2,112.00	78	213.90
2,059.00	76	202.68	2,113.00	78	214.12
2,060.00	76	202.88	2,114.00	78	214.34
2,061.00	76	203.09	2,115.00	78	214.55
2,062.00	76	203.30	2,116.00	78	214.77
2,063.00	76	203.51	2,117.00	78	214.98
2,064.00	76	203.72	2,118.00	78	215.20
2,065.00	76	203.93	2,119.00	78	215.41
2,066.00	76	204.14	2,120.00	78	215.63
2,067.00	76	204.35	2,121.00	78	215.85
2,068.00	76	204.56	2,122.00	78	216.06
2,069.00	76	204.77	2,123.00	78	216.28
2,070.00	76	204.98	2,124.00	79	216.50
2,071.00	76	205.19	2,125.00	79	216.71
2,072.00	76	205.40	2,126.00	79	216.93
2,073.00	76	205.61	2,127.00	79	217.15
2,074.00	76	205.82	2,128.00	79	217.36
2,075.00	77	206.03	2,129.00	79	217.58
2,076.00	77	206.25	2,130.00	79	217.80
2,077.00	77	206.45	2,131.00	79	218.01
2,078.00	77	206.66	2,132.00	79	218.23
2,079.00	77	206.87	2,133.00	79	218.45
2,080.00	77	207.08	2,134.00	79	218.67
2,081.00	77	207.30	2,135.00	79	218.88
2,082.00	77	207.51	2,136.00	79	219.10
2,083.00	77	207.72	2,137.00	79	219.32
2,084.00	77	207.93	2,138.00	79	219.54
2,085.00	77	208.14	2,139.00	79	219.76
2,086.00	77	208.35	2,140.00	79	219.98
2,087.00	77	208.57	2,141.00	79	220.19
2,088.00	77	208.78	2,142.00	79	220.41
2,089.00	77	209.00	2,143.00	79	220.63
2,090.00	77	209.20	2,144.00	79	220.85
2,091.00	77	209.41	2,145.00	79	221.07
2,092.00	77	209.63	2,146.00	79	221.29
2,093.00	77	209.84	2,147.00	79	221.51
2,094.00	77	210.05	2,148.00	79	221.73
2,095.00	77	210.27	2,149.00	80	221.95
2,096.00	77	210.48	2,150.00	80	222.17
2,097.00	77	210.69	2,151.00	80	222.39
2,098.00	77	210.91	2,152.00	80	222.61
2,099.00	78	211.12	2,153.00	80	222.83
2,100.00	78	211.33	2,154.00	80	223.05
2,101.00	78	211.55	2,155.00	80	223.27
2,102.00	78	211.76	2,156.00	80	223.50
2,103.00	78	211.97	2,157.00	80	223.71
2,104.00	78	212.19	2,158.00	80	223.93
2,105.00	78	212.40	2,159.00	80	224.15
2,106.00	78	212.62	2,160.00	80	224.37

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,161.00	80	224.59	2,215.00	82	236.72
2,162.00	80	224.81	2,216.00	82	236.95
2,163.00	80	225.04	2,217.00	82	237.17
2,164.00	80	225.26	2,218.00	82	237.40
2,165.00	80	225.48	2,219.00	82	237.63
2,166.00	80	225.70	2,220.00	82	237.86
2,167.00	80	225.92	2,221.00	82	238.09
2,168.00	80	226.14	2,222.00	83	238.32
2,169.00	80	226.37	2,223.00	83	238.54
2,170.00	80	226.59	2,224.00	83	238.77
2,171.00	80	226.81	2,225.00	83	239.00
2,172.00	80	227.03	2,226.00	83	239.23
2,173.00	81	227.26	2,227.00	83	239.46
2,174.00	81	227.48	2,228.00	83	239.69
2,175.00	81	227.70	2,229.00	83	239.92
2,176.00	81	227.92	2,230.00	83	240.15
2,177.00	81	228.15	2,231.00	83	240.38
2,178.00	81	228.37	2,232.00	83	240.61
2,179.00	81	228.59	2,233.00	83	240.84
2,180.00	81	228.82	2,234.00	83	241.07
2,181.00	81	229.04	2,235.00	83	241.30
2,182.00	81	229.26	2,236.00	83	241.53
2,183.00	81	229.50	2,237.00	83	241.76
2,184.00	81	229.71	2,238.00	83	242.00
2,185.00	81	229.94	2,239.00	83	242.22
2,186.00	81	230.16	2,240.00	83	242.45
2,187.00	81	230.39	2,241.00	83	242.69
2,188.00	81	230.61	2,242.00	83	242.92
2,189.00	81	230.83	2,243.00	83	243.15
2,190.00	81	231.06	2,244.00	83	243.38
2,191.00	81	231.28	2,245.00	83	243.61
2,192.00	81	231.51	2,246.00	83	243.84
2,193.00	81	231.73	2,247.00	84	244.07
2,194.00	81	231.96	2,248.00	84	244.31
2,195.00	81	232.18	2,249.00	84	244.54
2,196.00	81	232.41	2,250.00	84	244.77
2,197.00	81	232.64	2,251.00	84	245.00
2,198.00	82	232.86	2,252.00	84	245.25
2,199.00	82	233.09	2,253.00	84	245.47
2,200.00	82	233.31	2,254.00	84	245.70
2,201.00	82	233.54	2,255.00	84	245.93
2,202.00	82	233.77	2,256.00	84	246.17
2,203.00	82	234.00	2,257.00	84	246.40
2,204.00	82	234.22	2,258.00	84	246.63
2,205.00	82	234.44	2,259.00	84	246.87
2,206.00	82	234.67	2,260.00	84	247.10
2,207.00	82	234.90	2,261.00	84	247.33
2,208.00	82	235.12	2,262.00	84	247.57
2,209.00	82	235.35	2,263.00	84	247.80
2,210.00	82	235.58	2,264.00	84	248.04
2,211.00	82	235.81	2,265.00	84	248.27
2,212.00	82	236.03	2,266.00	84	248.50
2,213.00	82	236.26	2,267.00	84	248.75
2,214.00	82	236.50	2,268.00	84	248.97

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,269.00	84	249.21	2,323.00	87	262.07
2,270.00	84	249.44	2,324.00	87	262.31
2,271.00	85	249.68	2,325.00	87	262.55
2,272.00	85	249.91	2,326.00	87	262.79
2,273.00	85	250.15	2,327.00	87	263.03
2,274.00	85	250.38	2,328.00	87	263.28
2,275.00	85	250.62	2,329.00	87	263.52
2,276.00	85	250.85	2,330.00	87	263.76
2,277.00	85	251.09	2,331.00	87	264.00
2,278.00	85	251.32	2,332.00	87	264.25
2,279.00	85	251.56	2,333.00	87	264.50
2,280.00	85	251.80	2,334.00	87	264.73
2,281.00	85	252.03	2,335.00	87	264.98
2,282.00	85	252.27	2,336.00	87	265.22
2,283.00	85	252.51	2,337.00	87	265.46
2,284.00	85	252.75	2,338.00	87	265.71
2,285.00	85	252.98	2,339.00	87	265.95
2,286.00	85	253.22	2,340.00	87	266.19
2,287.00	85	253.45	2,341.00	87	266.44
2,288.00	85	253.69	2,342.00	87	266.68
2,289.00	85	253.93	2,343.00	87	266.93
2,290.00	85	254.16	2,344.00	88	267.17
2,291.00	85	254.40	2,345.00	88	267.41
2,292.00	85	254.64	2,346.00	88	267.66
2,293.00	85	254.88	2,347.00	88	267.90
2,294.00	85	255.11	2,348.00	88	268.15
2,295.00	86	255.35	2,349.00	88	268.39
2,296.00	86	255.59	2,350.00	88	268.64
2,297.00	86	255.83	2,351.00	88	268.88
2,298.00	86	256.07	2,352.00	88	269.13
2,299.00	86	256.31	2,353.00	88	269.37
2,300.00	86	256.54	2,354.00	88	269.62
2,301.00	86	256.78	2,355.00	88	269.86
2,302.00	86	257.02	2,356.00	88	270.11
2,303.00	86	257.26	2,357.00	88	270.36
2,304.00	86	257.50	2,358.00	88	270.60
2,305.00	86	257.75	2,359.00	88	270.85
2,306.00	86	257.98	2,360.00	88	271.09
2,307.00	86	258.22	2,361.00	88	271.34
2,308.00	86	258.46	2,362.00	88	271.59
2,309.00	86	258.70	2,363.00	88	271.83
2,310.00	86	258.94	2,364.00	88	272.08
2,311.00	86	259.18	2,365.00	88	272.33
2,312.00	86	259.42	2,366.00	88	272.58
2,313.00	86	259.66	2,367.00	88	272.82
2,314.00	86	259.90	2,368.00	89	273.07
2,315.00	86	260.14	2,369.00	89	273.32
2,316.00	86	260.38	2,370.00	89	273.57
2,317.00	86	260.62	2,371.00	89	273.81
2,318.00	86	260.86	2,372.00	89	274.06
2,319.00	87	261.10	2,373.00	89	274.31
2,320.00	87	261.34	2,374.00	89	274.56
2,321.00	87	261.58	2,375.00	89	274.81
2,322.00	87	261.83	2,376.00	89	275.05

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,377.00	89	275.30	2,431.00	91	288.91
2,378.00	89	275.55	2,432.00	91	289.17
2,379.00	89	275.80	2,433.00	91	289.43
2,380.00	89	276.05	2,434.00	91	289.68
2,381.00	89	276.30	2,435.00	91	289.94
2,382.00	89	276.55	2,436.00	91	290.19
2,383.00	89	276.80	2,437.00	91	290.45
2,384.00	89	277.05	2,438.00	91	290.71
2,385.00	89	277.29	2,439.00	91	290.96
2,386.00	89	277.54	2,440.00	92	291.22
2,387.00	89	277.79	2,441.00	92	291.48
2,388.00	89	278.04	2,442.00	92	291.73
2,389.00	89	278.29	2,443.00	92	292.00
2,390.00	89	278.54	2,444.00	92	292.25
2,391.00	89	278.79	2,445.00	92	292.51
2,392.00	90	279.05	2,446.00	92	292.76
2,393.00	90	279.30	2,447.00	92	293.02
2,394.00	90	279.55	2,448.00	92	293.28
2,395.00	90	279.80	2,449.00	92	293.54
2,396.00	90	280.05	2,450.00	92	293.80
2,397.00	90	280.30	2,451.00	92	294.05
2,398.00	90	280.55	2,452.00	92	294.31
2,399.00	90	280.80	2,453.00	92	294.57
2,400.00	90	281.05	2,454.00	92	294.83
2,401.00	90	281.31	2,455.00	92	295.09
2,402.00	90	281.56	2,456.00	92	295.35
2,403.00	90	281.81	2,457.00	92	295.61
2,404.00	90	282.06	2,458.00	92	295.86
2,405.00	90	282.31	2,459.00	92	296.12
2,406.00	90	282.57	2,460.00	92	296.38
2,407.00	90	282.82	2,461.00	92	296.64
2,408.00	90	283.07	2,462.00	92	296.90
2,409.00	90	283.32	2,463.00	93	297.16
2,410.00	90	283.58	2,464.00	93	297.42
2,411.00	90	283.83	2,465.00	93	297.68
2,412.00	90	284.08	2,466.00	93	297.94
2,413.00	90	284.33	2,467.00	93	298.20
2,414.00	90	284.59	2,468.00	93	298.46
2,415.00	90	284.84	2,469.00	93	298.72
2,416.00	91	285.10	2,470.00	93	298.98
2,417.00	91	285.35	2,471.00	93	299.25
2,418.00	91	285.60	2,472.00	93	299.51
2,419.00	91	285.86	2,473.00	93	299.77
2,420.00	91	286.11	2,474.00	93	300.03
2,421.00	91	286.36	2,475.00	93	300.29
2,422.00	91	286.62	2,476.00	93	300.55
2,423.00	91	286.87	2,477.00	93	300.81
2,424.00	91	287.13	2,478.00	93	301.07
2,425.00	91	287.38	2,479.00	93	301.34
2,426.00	91	287.64	2,480.00	93	301.60
2,427.00	91	287.89	2,481.00	93	301.86
2,428.00	91	288.15	2,482.00	93	302.12
2,429.00	91	288.40	2,483.00	93	302.38
2,430.00	91	288.66	2,484.00	93	302.65

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Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,485.00	93	302.91	2,539.00	96	317.29
2,486.00	93	303.17	2,540.00	96	317.56
2,487.00	94	303.44	2,541.00	96	317.83
2,488.00	94	303.70	2,542.00	96	318.10
2,489.00	94	303.96	2,543.00	96	318.37
2,490.00	94	304.23	2,544.00	96	318.64
2,491.00	94	304.50	2,545.00	96	318.91
2,492.00	94	304.75	2,546.00	96	319.19
2,493.00	94	305.02	2,547.00	96	319.46
2,494.00	94	305.28	2,548.00	96	319.73
2,495.00	94	305.54	2,549.00	96	320.00
2,496.00	94	305.81	2,550.00	96	320.27
2,497.00	94	306.07	2,551.00	96	320.54
2,498.00	94	306.34	2,552.00	96	320.81
2,499.00	94	306.60	2,553.00	96	321.08
2,500.00	94	306.87	2,554.00	96	321.36
2,501.00	94	307.13	2,555.00	96	321.63
2,502.00	94	307.40	2,556.00	96	321.90
2,503.00	94	307.66	2,557.00	96	322.17
2,504.00	94	307.93	2,558.00	97	322.45
2,505.00	94	308.19	2,559.00	97	322.72
2,506.00	94	308.46	2,560.00	97	323.00
2,507.00	94	308.72	2,561.00	97	323.26
2,508.00	94	309.00	2,562.00	97	323.54
2,509.00	94	309.25	2,563.00	97	323.81
2,510.00	94	309.52	2,564.00	97	324.08
2,511.00	95	309.79	2,565.00	97	324.36
2,512.00	95	310.05	2,566.00	97	324.63
2,513.00	95	310.32	2,567.00	97	324.90
2,514.00	95	310.59	2,568.00	97	325.18
2,515.00	95	310.85	2,569.00	97	325.45
2,516.00	95	311.12	2,570.00	97	325.73
2,517.00	95	311.39	2,571.00	97	326.00
2,518.00	95	311.65	2,572.00	97	326.27
2,519.00	95	311.92	2,573.00	97	326.55
2,520.00	95	312.19	2,574.00	97	326.82
2,521.00	95	312.45	2,575.00	97	327.10
2,522.00	95	312.72	2,576.00	97	327.37
2,523.00	95	313.00	2,577.00	97	327.65
2,524.00	95	313.26	2,578.00	97	327.92
2,525.00	95	313.53	2,579.00	97	328.20
2,526.00	95	313.79	2,580.00	97	328.47
2,527.00	95	314.06	2,581.00	97	328.75
2,528.00	95	314.33	2,582.00	98	329.02
2,529.00	95	314.60	2,583.00	98	329.30
2,530.00	95	314.87	2,584.00	98	329.58
2,531.00	95	315.14	2,585.00	98	329.85
2,532.00	95	315.41	2,586.00	98	330.13
2,533.00	95	315.67	2,587.00	98	330.40
2,534.00	95	315.94	2,588.00	98	330.68
2,535.00	96	316.21	2,589.00	98	330.96
2,536.00	96	316.48	2,590.00	98	331.23
2,537.00	96	316.75	2,591.00	98	331.51
2,538.00	96	317.02	2,592.00	98	331.79

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,593.00	98	332.07	2,647.00	100	347.25
2,594.00	98	332.34	2,648.00	100	347.52
2,595.00	98	332.62	2,649.00	100	347.81
2,596.00	98	332.90	2,650.00	100	348.09
2,597.00	98	333.18	2,651.00	100	348.38
2,598.00	98	333.45	2,652.00	101	348.66
2,599.00	98	333.73	2,653.00	101	348.95
2,600.00	98	334.01	2,654.00	101	349.23
2,601.00	98	334.29	2,655.00	101	349.52
2,602.00	98	334.57	2,656.00	101	349.80
2,603.00	98	334.85	2,657.00	101	350.09
2,604.00	98	335.12	2,658.00	101	350.37
2,605.00	99	335.40	2,659.00	101	350.66
2,606.00	99	335.68	2,660.00	101	350.95
2,607.00	99	335.96	2,661.00	101	351.23
2,608.00	99	336.25	2,662.00	101	351.52
2,609.00	99	336.52	2,663.00	101	351.81
2,610.00	99	336.80	2,664.00	101	352.09
2,611.00	99	337.08	2,665.00	101	352.38
2,612.00	99	337.36	2,666.00	101	352.67
2,613.00	99	337.64	2,667.00	101	352.96
2,614.00	99	337.92	2,668.00	101	353.25
2,615.00	99	338.20	2,669.00	101	353.53
2,616.00	99	338.48	2,670.00	101	353.82
2,617.00	99	338.76	2,671.00	101	354.11
2,618.00	99	339.04	2,672.00	101	354.39
2,619.00	99	339.32	2,673.00	101	354.68
2,620.00	99	339.60	2,674.00	101	354.97
2,621.00	99	339.88	2,675.00	102	355.26
2,622.00	99	340.16	2,676.00	102	355.55
2,623.00	99	340.44	2,677.00	102	355.84
2,624.00	99	340.73	2,678.00	102	356.12
2,625.00	99	341.01	2,679.00	102	356.41
2,626.00	99	341.29	2,680.00	102	356.70
2,627.00	99	341.57	2,681.00	102	357.00
2,628.00	99	341.85	2,682.00	102	357.28
2,629.00	100	342.13	2,683.00	102	357.57
2,630.00	100	342.42	2,684.00	102	357.86
2,631.00	100	342.70	2,685.00	102	358.15
2,632.00	100	342.98	2,686.00	102	358.44
2,633.00	100	343.26	2,687.00	102	358.73
2,634.00	100	343.55	2,688.00	102	359.02
2,635.00	100	343.83	2,689.00	102	359.31
2,636.00	100	344.11	2,690.00	102	359.60
2,637.00	100	344.40	2,691.00	102	359.89
2,638.00	100	344.68	2,692.00	102	360.18
2,639.00	100	344.96	2,693.00	102	360.47
2,640.00	100	345.25	2,694.00	102	360.76
2,641.00	100	345.53	2,695.00	102	361.06
2,642.00	100	345.81	2,696.00	102	361.35
2,643.00	100	346.10	2,697.00	102	361.64
2,644.00	100	346.38	2,698.00	102	361.93
2,645.00	100	346.67	2,699.00	103	362.22
2,646.00	100	346.95	2,700.00	103	362.51

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,701.00	103	362.81	2,755.00	105	378.78
2,702.00	103	363.10	2,756.00	105	379.08
2,703.00	103	363.39	2,757.00	105	379.38
2,704.00	103	363.68	2,758.00	105	379.68
2,705.00	103	363.98	2,759.00	105	379.98
2,706.00	103	364.27	2,760.00	105	380.28
2,707.00	103	364.56	2,761.00	105	380.58
2,708.00	103	364.85	2,762.00	105	380.88
2,709.00	103	365.15	2,763.00	105	381.18
2,710.00	103	365.44	2,764.00	105	381.48
2,711.00	103	365.73	2,765.00	105	381.78
2,712.00	103	366.03	2,766.00	105	382.09
2,713.00	103	366.32	2,767.00	105	382.39
2,714.00	103	366.61	2,768.00	106	382.69
2,715.00	103	366.91	2,769.00	106	383.00
2,716.00	103	367.20	2,770.00	106	383.29
2,717.00	103	367.50	2,771.00	106	383.59
2,718.00	103	367.79	2,772.00	106	383.90
2,719.00	103	368.09	2,773.00	106	384.20
2,720.00	103	368.38	2,774.00	106	384.50
2,721.00	103	368.68	2,775.00	106	384.80
2,722.00	104	368.97	2,776.00	106	385.10
2,723.00	104	369.27	2,777.00	106	385.41
2,724.00	104	369.56	2,778.00	106	385.71
2,725.00	104	369.86	2,779.00	106	386.01
2,726.00	104	370.15	2,780.00	106	386.32
2,727.00	104	370.45	2,781.00	106	386.62
2,728.00	104	370.75	2,782.00	106	386.92
2,729.00	104	371.04	2,783.00	106	387.23
2,730.00	104	371.33	2,784.00	106	387.53
2,731.00	104	371.63	2,785.00	106	387.83
2,732.00	104	371.93	2,786.00	106	388.14
2,733.00	104	372.22	2,787.00	106	388.44
2,734.00	104	372.52	2,788.00	106	388.75
2,735.00	104	372.82	2,789.00	106	389.05
2,736.00	104	373.11	2,790.00	106	389.35
2,737.00	104	373.41	2,791.00	107	389.66
2,738.00	104	373.71	2,792.00	107	389.96
2,739.00	104	374.01	2,793.00	107	390.27
2,740.00	104	374.30	2,794.00	107	390.57
2,741.00	104	374.60	2,795.00	107	390.88
2,742.00	104	374.90	2,796.00	107	391.18
2,743.00	104	375.20	2,797.00	107	391.50
2,744.00	104	375.50	2,798.00	107	391.80
2,745.00	105	375.79	2,799.00	107	392.10
2,746.00	105	376.09	2,800.00	107	392.41
2,747.00	105	376.39	2,801.00	107	392.71
2,748.00	105	376.69	2,802.00	107	393.02
2,749.00	105	377.00	2,803.00	107	393.33
2,750.00	105	377.28	2,804.00	107	393.62
2,751.00	105	377.58	2,805.00	107	393.94
2,752.00	105	377.88	2,806.00	107	394.25
2,753.00	105	378.18	2,807.00	107	394.55
2,754.00	105	378.48	2,808.00	107	394.86

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,809.00	107	395.17	2,863.00	110	411.97
2,810.00	107	395.47	2,864.00	110	412.28
2,811.00	107	395.78	2,865.00	110	412.60
2,812.00	107	396.09	2,866.00	110	412.91
2,813.00	107	396.40	2,867.00	110	413.23
2,814.00	108	396.70	2,868.00	110	413.54
2,815.00	108	397.01	2,869.00	110	413.86
2,816.00	108	397.32	2,870.00	110	414.17
2,817.00	108	397.63	2,871.00	110	414.50
2,818.00	108	397.94	2,872.00	110	414.81
2,819.00	108	398.25	2,873.00	110	415.12
2,820.00	108	398.55	2,874.00	110	415.44
2,821.00	108	398.86	2,875.00	110	415.76
2,822.00	108	399.17	2,876.00	110	416.07
2,823.00	108	399.48	2,877.00	110	416.39
2,824.00	108	399.79	2,878.00	110	416.71
2,825.00	108	400.10	2,879.00	110	417.02
2,826.00	108	400.41	2,880.00	110	417.34
2,827.00	108	400.72	2,881.00	110	417.66
2,828.00	108	401.03	2,882.00	110	417.98
2,829.00	108	401.34	2,883.00	111	418.29
2,830.00	108	401.65	2,884.00	111	418.61
2,831.00	108	401.96	2,885.00	111	418.93
2,832.00	108	402.27	2,886.00	111	419.25
2,833.00	108	402.58	2,887.00	111	419.57
2,834.00	108	402.89	2,888.00	111	419.89
2,835.00	108	403.20	2,889.00	111	420.20
2,836.00	108	403.51	2,890.00	111	420.52
2,837.00	109	403.83	2,891.00	111	420.84
2,838.00	109	404.14	2,892.00	111	421.16
2,839.00	109	404.45	2,893.00	111	421.48
2,840.00	109	404.76	2,894.00	111	421.80
2,841.00	109	405.07	2,895.00	111	422.12
2,842.00	109	405.38	2,896.00	111	422.44
2,843.00	109	405.70	2,897.00	111	422.76
2,844.00	109	406.01	2,898.00	111	423.08
2,845.00	109	406.32	2,899.00	111	423.40
2,846.00	109	406.63	2,900.00	111	423.72
2,847.00	109	406.95	2,901.00	111	424.04
2,848.00	109	407.26	2,902.00	111	424.36
2,849.00	109	407.57	2,903.00	111	424.68
2,850.00	109	407.88	2,904.00	111	425.00
2,851.00	109	408.20	2,905.00	112	425.32
2,852.00	109	408.51	2,906.00	112	425.64
2,853.00	109	408.82	2,907.00	112	425.97
2,854.00	109	409.14	2,908.00	112	426.29
2,855.00	109	409.45	2,909.00	112	426.61
2,856.00	109	409.77	2,910.00	112	426.93
2,857.00	109	410.08	2,911.00	112	427.25
2,858.00	109	410.39	2,912.00	112	427.57
2,859.00	109	410.71	2,913.00	112	427.90
2,860.00	110	411.02	2,914.00	112	428.22
2,861.00	110	411.34	2,915.00	112	428.54
2,862.00	110	411.65	2,916.00	112	428.86

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,917.00	112	429.19	2,971.00	114	446.83
2,918.00	112	429.5	2,972.00	114	447.16
2,919.00	112	429.83	2,973.00	115	447.50
2,920.00	112	430.16	2,974.00	115	447.82
2,921.00	112	430.48	2,975.00	115	448.15
2,922.00	112	430.80	2,976.00	115	448.50
2,923.00	112	431.13	2,977.00	115	448.82
2,924.00	112	431.45	2,978.00	115	449.15
2,925.00	112	431.77	2,979.00	115	449.48
2,926.00	112	432.10	2,980.00	115	449.81
2,927.00	112	432.42	2,981.00	115	450.15
2,928.00	113	432.75	2,982.00	115	450.48
2,929.00	113	433.07	2,983.00	115	450.81
2,930.00	113	433.39	2,984.00	115	451.14
2,931.00	113	433.72	2,985.00	115	451.47
2,932.00	113	434.04	2,986.00	115	451.81
2,933.00	113	434.37	2,987.00	115	452.14
2,934.00	113	434.69	2,988.00	115	452.47
2,935.00	113	435.02	2,989.00	115	452.81
2,936.00	113	435.35	2,990.00	115	453.14
2,937.00	113	435.67	2,991.00	115	453.47
2,938.00	113	436.00	2,992.00	115	453.81
2,939.00	113	436.32	2,993.00	115	454.14
2,940.00	113	436.65	2,994.00	115	454.48
2,941.00	113	436.98	2,995.00	115	454.81
2,942.00	113	437.30	2,996.00	116	455.14
2,943.00	113	437.63	2,997.00	116	455.48
2,944.00	113	437.95	2,998.00	116	455.81
2,945.00	113	438.28	2,999.00	116	456.15
2,946.00	113	438.61	3,000.00	116	456.48
2,947.00	113	438.94	3,001.00	116	456.82
2,948.00	113	439.26	3,002.00	116	457.15
2,949.00	113	439.59	3,003.00	116	457.50
2,950.00	113	439.92	3,004.00	116	457.82
2,951.00	114	440.25	3,005.00	116	458.16
2,952.00	114	440.57	3,006.00	116	458.50
2,953.00	114	440.90	3,007.00	116	458.83
2,954.00	114	441.23	3,008.00	116	459.17
2,955.00	114	441.56	3,009.00	116	459.50
2,956.00	114	441.89	3,010.00	116	459.84
2,957.00	114	442.22	3,011.00	116	460.18
2,958.00	114	442.54	3,012.00	116	460.51
2,959.00	114	442.87	3,013.00	116	460.85
2,960.00	114	443.20	3,014.00	116	461.19
2,961.00	114	443.53	3,015.00	116	461.53
2,962.00	114	443.86	3,016.00	116	461.86
2,963.00	114	444.19	3,017.00	116	462.20
2,964.00	114	444.52	3,018.00	117	462.54
2,965.00	114	444.85	3,019.00	117	462.88
2,966.00	114	445.18	3,020.00	117	463.21
2,967.00	114	445.51	3,021.00	117	463.55
2,968.00	114	445.84	3,022.00	117	463.89
2,969.00	114	446.17	3,023.00	117	464.23
2,970.00	114	446.50	3,024.00	117	464.57

3% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest
3,025.00	117	464.90
3,026.00	117	465.25
3,027.00	117	465.58
3,028.00	117	465.92
3,029.00	117	466.26
3,030.00	117	466.60
3,031.00	117	466.94
3,032.00	117	467.28
3,033.00	117	467.62
3,034.00	117	467.96
3,035.00	117	468.30
3,036.00	117	468.64
3,037.00	117	468.98
3,038.00	117	469.32
3,039.00	117	469.66
3,040.00	118	470.00
3,041.00	118	470.34
3,042.00	118	470.68
3,043.00	118	471.03
3,044.00	118	471.37
3,045.00	118	471.71
3,046.00	118	472.05
3,047.00	118	472.39
3,048.00	118	472.73
3,049.00	118	473.08
3,050.00	118	473.42
3,051.00	118	473.76
3,052.00	118	474.10
3,053.00	118	474.45
3,054.00	118	474.79
3,055.00	118	475.13
3,056.00	118	475.48
3,057.00	118	475.82
3,058.00	118	476.16
3,059.00	118	476.51
3,060.00	118	476.85
3,061.00	118	477.20
3,062.00	118	477.54
3,063.00	119	477.88
3,064.00	119	478.23
3,065.00	119	478.57
3,066.00	119	478.92
3,067.00	119	479.26
3,068.00	119	479.61
3,069.00	119	479.95
3,070.00	119	480.30
3,071.00	119	480.64
3,072.00	119	481.00
3,073.00	119	481.34
3,074.00	119	481.68
3,075.00	119	482.03
3,076.00	119	482.37
3,077.00	119	482.72
3,078.00	119	483.07

Loan Amount	Number of Payments	Total Interest
3,079.00	119	483.4
3,080.00	119	483.78
3,081.00	119	484.1
3,082.00	119	484.4
3,083.00	119	484.8
3,084.00	119	485.1
3,085.00	120	485.5
3,086.00	120	485.8
3,087.00	120	486.19
3,088.00	120	486.54
3,089.00	120	486.89
3,090.00	120	487.25
3,091.00	120	487.59
3,092.00	120	487.94
3,093.00	120	488.28
3,094.00	120	488.63
3,095.00	120	488.98
3,096.00	120	489.33
3,097.00	120	489.68
3,098.00	120	490.03
3,099.00	120	490.38
3,100.00	120	490.73
3,101.00	120	491.08
3,102.00	120	491.43
3,103.00	120	491.78
3,104.00	120	492.
3,105.00	120	492.48
3,106.00	120	492.83

APPENDIX D

Student Loan Interest Calculations
3% Quarterly Repayment Chart at $45.00

3% Quarterly Repayment Chart at $45.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1.00	1		55.00	2	.45	109.00	3	1.40	163.00	4	2.86
2.00	1		56.00	2	.46	110.00	3	1.42	164.00	4	2.89
3.00	1		57.00	2	.47	111.00	3	1.44	165.00	4	2.92
4.00	1		58.00	2	.50	112.00	3	1.47	166.00	4	2.96
5.00	1	.01	59.00	2	.50	113.00	3	1.50	167.00	4	3.00
6.00	1	.01	60.00	2	.51	114.00	3	1.51	168.00	4	3.02
7.00	1	.02	61.00	2	.53	115.00	3	1.54	169.00	4	3.05
8.00	1	.02	62.00	2	.54	116.00	3	1.56	170.00	4	3.09
9.00	1	.03	63.00	2	.56	117.00	3	1.58	171.00	4	3.12
10.00	1	.03	64.00	2	.57	118.00	3	1.61	172.00	4	3.15
11.00	1	.04	65.00	2	.58	119.00	3	1.63	173.00	4	3.19
12.00	1	.04	66.00	2	.60	120.00	3	1.66	174.00	4	3.22
13.00	1	.05	67.00	2	.61	121.00	3	1.68	175.00	4	3.25
14.00	1	.05	68.00	2	.63	122.00	3	1.70	176.00	4	3.29
15.00	1	.06	69.00	2	.64	123.00	3	1.73	177.00	5	3.32
16.00	1	.07	70.00	2	.66	124.00	3	1.75	178.00	5	3.36
17.00	1	.07	71.00	2	.68	125.00	3	1.78	179.00	5	3.39
18.00	1	.08	72.00	2	.69	126.00	3	1.80	180.00	5	3.42
19.00	1	.09	73.00	2	.71	127.00	3	1.83	181.00	5	3.46
20.00	1	.09	74.00	2	.72	128.00	3	1.85	182.00	5	3.50
21.00	1	.10	75.00	2	.75	129.00	3	1.88	183.00	5	3.53
22.00	1	.11	76.00	2	.76	130.00	3	1.91	184.00	5	3.57
23.00	1	.12	77.00	2	.77	131.00	3	1.93	185.00	5	3.60
24.00	1	.12	78.00	2	.79	132.00	3	1.96	186.00	5	3.64
25.00	1	.13	79.00	2	.81	133.00	3	1.98	187.00	5	3.67
26.00	1	.14	80.00	2	.82	134.00	4	2.01	188.00	5	3.71
27.00	1	.15	81.00	2	.84	135.00	4	2.04	189.00	5	3.75
28.00	1	.15	82.00	2	.86	136.00	4	2.07	190.00	5	3.78
29.00	1	.16	83.00	2	.88	137.00	4	2.09	191.00	5	3.82
30.00	1	.17	84.00	2	.90	138.00	4	2.12	192.00	5	3.86
31.00	1	.18	85.00	2	.91	139.00	4	2.15	193.00	5	3.89
32.00	1	.19	86.00	2	.93	140.00	4	2.17	194.00	5	3.93
33.00	1	.20	87.00	2	.95	141.00	4	2.20	195.00	5	3.97
34.00	1	.21	88.00	2	.97	142.00	4	2.23	196.00	5	4.00
35.00	1	.22	89.00	3	1.00	143.00	4	2.26	197.00	5	4.04
36.00	1	.23	90.00	3	1.01	144.00	4	2.29	198.00	5	4.08
37.00	1	.25	91.00	3	1.03	145.00	4	2.32	199.00	5	4.12
38.00	1	.25	92.00	3	1.04	146.00	4	2.34	200.00	5	4.16
39.00	1	.26	93.00	3	1.06	147.00	4	2.37	201.00	5	4.19
40.00	1	.27	94.00	3	1.06	148.00	4	2.40	202.00	5	4.23
41.00	1	.28	95.00	3	1.10	149.00	4	2.43	203.00	5	4.27
42.00	1	.29	96.00	3	1.12	150.00	4	2.46	204.00	5	4.31
43.00	1	.30	97.00	3	1.14	151.00	4	2.50	205.00	5	4.35
44.00	1	.31	98.00	3	1.16	152.00	4	2.52	206.00	5	4.39
45.00	2	.32	99.00	3	1.16	153.00	4	2.55	207.00	5	4.43
46.00	2	.34	100.00	3	1.21	154.00	4	2.58	208.00	5	4.47
47.00	2	.35	101.00	3	1.23	155.00	4	2.61	209.00	5	4.51
48.00	2	.35	102.00	3	1.25	156.00	4	2.64	210.00	5	4.55
49.00	2	.37	103.00	3	1.27	157.00	4	2.67	211.00	5	4.59
50.00	2	.38	104.00	3	1.29	158.00	4	2.70	212.00	5	4.63
51.00	2	.39	105.00	3	1.31	159.00	4	2.73	213.00	5	4.67
52.00	2	.41	106.00	3	1.33	160.00	4	2.76	214.00	5	4.71
53.00	2	.42	107.00	3	1.35	161.00	4	2.80	215.00	5	4.75
54.00	2	.43	108.00	3	1.38	162.00	4	2.83	216.00	5	4.79

3% Quarterly Repayment Chart at $45.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
217.00	5	4.83	271.00	7	7.33	325.00	8	10.37	379.00	9	13.95
218.00	5	4.88	272.00	7	7.39	326.00	8	10.43	380.00	9	14.02
219.00	5	4.92	273.00	7	7.44	327.00	8	10.50	381.00	9	14.09
220.00	5	4.96	274.00	7	7.50	328.00	8	10.55	382.00	9	14.17
221.00	6	5.00	275.00	7	7.54	329.00	8	10.62	383.00	9	14.25
222.00	6	5.04	276.00	7	7.59	330.00	8	10.68	384.00	9	14.31
223.00	6	5.09	277.00	7	7.65	331.00	8	10.75	385.00	9	14.38
224.00	6	5.13	278.00	7	7.70	332.00	8	10.80	386.00	9	14.46
225.00	6	5.17	279.00	7	7.75	333.00	8	10.87	387.00	9	14.53
226.00	6	5.21	280.00	7	7.80	334.00	8	10.93	388.00	9	14.60
227.00	6	5.26	281.00	7	7.86	335.00	8	11.00	389.00	9	14.67
228.00	6	5.30	282.00	7	7.91	336.00	8	11.05	390.00	9	14.75
229.00	6	5.34	283.00	7	7.96	337.00	8	11.12	391.00	10	14.82
230.00	6	5.39	284.00	7	8.02	338.00	8	11.18	392.00	10	14.90
231.00	6	5.43	285.00	7	8.07	339.00	8	11.25	393.00	10	14.97
232.00	6	5.48	286.00	7	8.12	340.00	8	11.31	394.00	10	15.04
233.00	6	5.52	287.00	7	8.18	341.00	8	11.37	395.00	10	15.12
234.00	6	5.56	288.00	7	8.23	342.00	8	11.44	396.00	10	15.19
235.00	6	5.61	289.00	7	8.29	343.00	8	11.50	397.00	10	15.27
236.00	6	5.65	290.00	7	8.34	344.00	8	11.57	398.00	10	15.34
237.00	6	5.70	291.00	7	8.40	345.00	8	11.63	399.00	10	15.42
238.00	6	5.75	292.00	7	8.45	346.00	8	11.70	400.00	10	15.50
239.00	6	5.79	293.00	7	8.51	347.00	8	11.76	401.00	10	15.57
240.00	6	5.83	294.00	7	8.56	348.00	8	11.83	402.00	10	15.64
241.00	6	5.88	295.00	7	8.62	349.00	9	11.89	403.00	10	15.72
242.00	6	5.93	296.00	7	8.67	350.00	9	11.96	404.00	10	15.80
243.00	6	5.97	297.00	7	8.73	351.00	9	12.03	405.00	10	15.87
244.00	6	6.02	298.00	7	8.78	352.00	9	12.09	406.00	10	15.95
245.00	6	6.06	299.00	7	8.84	353.00	9	12.16	407.00	10	16.03
246.00	6	6.11	300.00	7	8.90	354.00	9	12.22	408.00	10	16.10
247.00	6	6.16	301.00	7	8.95	355.00	9	12.29	409.00	10	16.18
248.00	6	6.20	302.00	7	9.01	356.00	9	12.36	410.00	10	16.26
249.00	6	6.25	303.00	7	9.07	357.00	9	12.43	411.00	10	16.33
250.00	6	6.30	304.00	7	9.13	358.00	9	12.50	412.00	10	16.41
251.00	6	6.35	305.00	7	9.18	359.00	9	12.56	413.00	10	16.50
252.00	6	6.39	306.00	8	9.25	360.00	9	12.63	414.00	10	16.57
253.00	6	6.44	307.00	8	9.30	361.00	9	12.70	415.00	10	16.65
254.00	6	6.50	308.00	8	9.36	362.00	9	12.76	416.00	10	16.72
255.00	6	6.54	309.00	8	9.41	363.00	9	12.83	417.00	10	16.80
256.00	6	6.59	310.00	8	9.47	364.00	9	12.90	418.00	10	16.88
257.00	6	6.64	311.00	8	9.53	365.00	9	12.97	419.00	10	16.96
258.00	6	6.68	312.00	8	9.59	366.00	9	13.04	420.00	10	17.04
259.00	6	6.73	313.00	8	9.65	367.00	9	13.11	421.00	10	17.12
260.00	6	6.78	314.00	8	9.71	368.00	9	13.18	422.00	10	17.20
261.00	6	6.83	315.00	8	9.77	369.00	9	13.25	423.00	10	17.28
262.00	6	6.86	316.00	8	9.83	370.00	9	13.32	424.00	10	17.36
263.00	6	6.93	317.00	8	9.89	371.00	9	13.39	425.00	10	17.44
264.00	7	6.98	318.00	8	9.95	372.00	9	13.46	426.00	10	17.52
265.00	7	7.03	319.00	8	10.01	373.00	9	13.53	427.00	10	17.60
266.00	7	7.08	320.00	8	10.07	374.00	9	13.60	428.00	10	17.68
267.00	7	7.13	321.00	8	10.13	375.00	9	13.67	429.00	10	17.76
268.00	7	7.18	322.00	8	10.19	376.00	9	13.75	430.00	10	17.84
269.00	7	7.23	323.00	8	10.25	377.00	9	13.81	431.00	10	17.92
270.00	7	7.28	324.00	8	10.31	378.00	9	13.88	432.00	11	18.01

3% Quarterly Repayment Chart at $45.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
433.00	11	18.09	487.00	12	22.79
434.00	11	18.17	488.00	12	22.88
435.00	11	18.25	489.00	12	22.98
436.00	11	18.33	490.00	12	23.07
437.00	11	18.42	491.00	12	23.16
438.00	11	18.50	492.00	12	23.25
439.00	11	18.58	493.00	12	23.35
440.00	11	18.66	494.00	12	23.44
441.00	11	18.75	495.00	12	23.54
442.00	11	18.83	496.00	12	23.63
443.00	11	18.92	497.00	12	23.72
444.00	11	19.00	498.00	12	23.82
445.00	11	19.08	499.00	12	23.91
446.00	11	19.17	500.00	12	24.01
447.00	11	19.25	501.00	12	24.10
448.00	11	19.34	502.00	12	24.20
449.00	11	19.42	503.00	12	24.29
450.00	11	19.51	504.00	12	24.39
451.00	11	19.59	505.00	12	24.50
452.00	11	19.68	506.00	12	24.58
453.00	11	19.76	507.00	12	24.68
454.00	11	19.85	508.00	12	24.77
455.00	11	19.93	509.00	12	24.87
456.00	11	20.02	510.00	12	24.97
457.00	11	20.11	511.00	12	25.07
458.00	11	20.19	512.00	12	25.16
459.00	11	20.28	513.00	12	25.26
460.00	11	20.37	514.00	12	25.36
461.00	11	20.45	515.00	13	25.46
462.00	11	20.54	516.00	13	25.55
463.00	11	20.63	517.00	13	25.65
464.00	11	20.72	518.00	13	25.75
465.00	11	20.81	519.00	13	25.85
466.00	11	20.89	520.00	13	25.95
467.00	11	20.98	521.00	13	26.05
468.00	11	21.07	522.00	13	26.15
469.00	11	21.16	523.00	13	26.25
470.00	11	21.25	524.00	13	26.35
471.00	11	21.34	525.00	13	26.45
472.00	11	21.43	526.00	13	26.55
473.00	11	21.52	527.00	13	26.65
474.00	12	21.61	528.00	13	26.75
475.00	12	21.70	529.00	13	26.85
476.00	12	21.79	530.00	13	26.95
477.00	12	21.88	531.00	13	27.05
478.00	12	21.97	532.00	13	27.15
479.00	12	22.06	533.00	13	27.25
480.00	12	22.15	534.00	13	27.35
481.00	12	22.25	535.00	13	27.46
482.00	12	22.33	536.00	13	27.56
483.00	12	22.42	537.00	13	27.66
484.00	12	22.51	538.00	13	27.76
485.00	12	22.61	539.00	13	27.87
486.00	12	22.70	540.00	13	27.97

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
541.00	13	28.07	595.00	14	33.94
542.00	13	28.17	596.00	15	34.06
543.00	13	28.28	597.00	15	34.17
544.00	13	28.38	598.00	15	34.29
545.00	13	28.50	599.00	15	34.40
546.00	13	28.59	600.00	15	34.52
547.00	13	28.69	601.00	15	34.63
548.00	13	28.80	602.00	15	34.75
549.00	13	28.90	603.00	15	34.86
550.00	13	29.01	604.00	15	34.98
551.00	13	29.11	605.00	15	35.09
552.00	13	29.22	606.00	15	35.21
553.00	13	29.32	607.00	15	35.33
554.00	13	29.43	608.00	15	35.44
555.00	13	29.54	609.00	15	35.56
556.00	14	29.64	610.00	15	35.68
557.00	14	29.75	611.00	15	35.80
558.00	14	29.86	612.00	15	35.91
559.00	14	29.96	613.00	15	36.03
560.00	14	30.07	614.00	15	36.15
561.00	14	30.18	615.00	15	36.27
562.00	14	30.28	616.00	15	36.39
563.00	14	30.39	617.00	15	36.51
564.00	14	30.50	618.00	15	36.62
565.00	14	30.61	619.00	15	36.75
566.00	14	30.72	620.00	15	36.86
567.00	14	30.82	621.00	15	36.98
568.00	14	30.93	622.00	15	37.10
569.00	14	31.04	623.00	15	37.22
570.00	14	31.15	624.00	15	37.34
571.00	14	31.26	625.00	15	37.46
572.00	14	31.37	626.00	15	37.58
573.00	14	31.48	627.00	15	37.70
574.00	14	31.59	628.00	15	37.82
575.00	14	31.70	629.00	15	37.95
576.00	14	31.81	630.00	15	38.07
577.00	14	31.92	631.00	15	38.19
578.00	14	32.03	632.00	15	38.31
579.00	14	32.14	633.00	15	38.43
580.00	14	32.25	634.00	15	38.55
581.00	14	32.36	635.00	15	38.68
582.00	14	32.47	636.00	15	38.80
583.00	14	32.59	637.00	16	38.92
584.00	14	32.70	638.00	16	39.05
585.00	14	32.81	639.00	16	39.17
586.00	14	32.92	640.00	16	39.29
587.00	14	33.03	641.00	16	39.42
588.00	14	33.15	642.00	16	39.54
589.00	14	33.26	643.00	16	39.66
590.00	14	33.37	644.00	16	39.79
591.00	14	33.50	645.00	16	39.91
592.00	14	33.60	646.00	16	40.04
593.00	14	33.71	647.00	16	40.16
594.00	14	33.83	648.00	16	40.29

3% Quarterly Repayment Chart at $45.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
649.00	16	40.41	703.00	17	47.50
650.00	16	40.54	704.00	17	47.64
651.00	16	40.66	705.00	17	47.77
652.00	16	40.79	706.00	17	47.91
653.00	16	40.92	707.00	17	48.05
654.00	16	41.04	708.00	17	48.19
655.00	16	41.17	709.00	17	48.32
656.00	16	41.30	710.00	17	48.46
657.00	16	41.42	711.00	17	48.60
658.00	16	41.55	712.00	17	48.75
659.00	16	41.68	713.00	17	48.88
660.00	16	41.81	714.00	17	49.02
661.00	16	41.93	715.00	17	49.16
662.00	16	42.06	716.00	18	49.30
663.00	16	42.19	717.00	18	49.44
664.00	16	42.32	718.00	18	49.58
665.00	16	42.45	719.00	18	49.72
666.00	16	42.58	720.00	18	49.86
667.00	16	42.71	721.00	18	50.00
668.00	16	42.84	722.00	18	50.14
669.00	16	42.97	723.00	18	50.28
670.00	16	43.10	724.00	18	50.42
671.00	16	43.23	725.00	18	50.56
672.00	16	43.36	726.00	18	50.71
673.00	16	43.50	727.00	18	50.85
674.00	16	43.62	728.00	18	51.00
675.00	16	43.75	729.00	18	51.13
676.00	16	43.88	730.00	18	51.27
677.00	17	44.01	731.00	18	51.42
678.00	17	44.14	732.00	18	51.56
679.00	17	44.27	733.00	18	51.70
680.00	17	44.41	734.00	18	51.85
681.00	17	44.54	735.00	18	52.00
682.00	17	44.67	736.00	18	52.14
683.00	17	44.80	737.00	18	52.28
684.00	17	44.93	738.00	18	52.42
685.00	17	45.07	739.00	18	52.57
686.00	17	45.20	740.00	18	52.71
687.00	17	45.33	741.00	18	52.86
688.00	17	45.47	742.00	18	53.00
689.00	17	45.60	743.00	18	53.15
690.00	17	45.75	744.00	18	53.30
691.00	17	45.87	745.00	18	53.44
692.00	17	46.00	746.00	18	53.59
693.00	17	46.14	747.00	18	53.73
694.00	17	46.27	748.00	18	53.88
695.00	17	46.41	749.00	18	54.03
696.00	17	46.55	750.00	18	54.17
697.00	17	46.68	751.00	18	54.32
698.00	17	46.82	752.00	18	54.47
699.00	17	46.95	753.00	18	54.62
700.00	17	47.09	754.00	18	54.76
701.00	17	47.23	755.00	18	54.91
702.00	17	47.36	756.00	19	55.06

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
757.00	19	55.21	811.00	20	63.56
758.00	19	55.36	812.00	20	63.72
759.00	19	55.51	813.00	20	63.88
760.00	19	55.66	814.00	20	64.04
761.00	19	55.81	815.00	20	64.20
762.00	19	55.96	816.00	20	64.37
763.00	19	56.11	817.00	20	64.53
764.00	19	56.26	818.00	20	64.69
765.00	19	56.41	819.00	20	64.85
766.00	19	56.56	820.00	20	65.01
767.00	19	56.71	821.00	20	65.18
768.00	19	56.86	822.00	20	65.34
769.00	19	57.01	823.00	20	65.50
770.00	19	57.16	824.00	20	65.67
771.00	19	57.31	825.00	20	65.83
772.00	19	57.46	826.00	20	66.00
773.00	19	57.62	827.00	20	66.16
774.00	19	57.77	828.00	20	66.32
775.00	19	57.92	829.00	20	66.50
776.00	19	58.07	830.00	20	66.65
777.00	19	58.23	831.00	20	66.82
778.00	19	58.38	832.00	20	66.98
779.00	19	58.53	833.00	21	67.15
780.00	19	58.69	834.00	21	67.31
781.00	19	58.84	835.00	21	67.48
782.00	19	59.00	836.00	21	67.64
783.00	19	59.15	837.00	21	67.81
784.00	19	59.30	838.00	21	67.98
785.00	19	59.46	839.00	21	68.14
786.00	19	59.61	840.00	21	68.31
787.00	19	59.77	841.00	21	68.48
788.00	19	59.92	842.00	21	68.65
789.00	19	60.08	843.00	21	68.81
790.00	19	60.25	844.00	21	68.98
791.00	19	60.39	845.00	21	69.15
792.00	19	60.55	846.00	21	69.32
793.00	19	60.70	847.00	21	69.50
794.00	19	60.86	848.00	21	69.66
795.00	20	61.02	849.00	21	69.83
796.00	20	61.17	850.00	21	70.00
797.00	20	61.33	851.00	21	70.16
798.00	20	61.50	852.00	21	70.33
799.00	20	61.65	853.00	21	70.50
800.00	20	61.81	854.00	21	70.67
801.00	20	61.96	855.00	21	70.84
802.00	20	62.12	856.00	21	71.01
803.00	20	62.28	857.00	21	71.19
804.00	20	62.44	858.00	21	71.36
805.00	20	62.60	859.00	21	71.53
806.00	20	62.76	860.00	21	71.70
807.00	20	62.92	861.00	21	71.87
808.00	20	63.08	862.00	21	72.04
809.00	20	63.25	863.00	21	72.22
810.00	20	63.40	864.00	21	72.39

3% Quarterly Repayment Chart at $45.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
865.00	21	72.56	919.00	23	82.23
866.00	21	72.73	920.00	23	82.41
867.00	21	72.91	921.00	23	82.60
868.00	21	73.08	922.00	23	82.79
869.00	21	73.25	923.00	23	82.97
870.00	21	73.43	924.00	23	83.16
871.00	21	73.60	925.00	23	83.35
872.00	22	73.78	926.00	23	83.53
873.00	22	73.95	927.00	23	83.72
874.00	22	74.13	928.00	23	83.91
875.00	22	74.30	929.00	23	84.09
876.00	22	74.48	930.00	23	84.28
877.00	22	74.65	931.00	23	84.47
878.00	22	74.83	932.00	23	84.66
879.00	22	75.00	933.00	23	84.85
880.00	22	75.18	934.00	23	85.03
881.00	22	75.36	935.00	23	85.22
882.00	22	75.53	936.00	23	85.41
883.00	22	75.71	937.00	23	85.60
884.00	22	75.89	938.00	23	85.79
885.00	22	76.06	939.00	23	85.98
886.00	22	76.25	940.00	23	86.17
887.00	22	76.42	941.00	23	86.36
888.00	22	76.60	942.00	23	86.55
889.00	22	76.78	943.00	23	86.75
890.00	22	76.95	944.00	23	86.93
891.00	22	77.13	945.00	23	87.13
892.00	22	77.31	946.00	23	87.32
893.00	22	77.50	947.00	23	87.51
894.00	22	77.67	948.00	24	87.70
895.00	22	77.85	949.00	24	87.89
896.00	22	78.03	950.00	24	88.09
897.00	22	78.21	951.00	24	88.28
898.00	22	78.39	952.00	24	88.47
899.00	22	78.57	953.00	24	88.66
900.00	22	78.75	954.00	24	88.86
901.00	22	78.93	955.00	24	89.05
902.00	22	79.11	956.00	24	89.25
903.00	22	79.29	957.00	24	89.44
904.00	22	79.48	958.00	24	89.63
905.00	22	79.66	959.00	24	89.83
906.00	22	79.84	960.00	24	90.02
907.00	22	80.02	961.00	24	90.22
908.00	22	80.21	962.00	24	90.41
909.00	22	80.39	963.00	24	90.61
910.00	23	80.57	964.00	24	90.81
911.00	23	80.75	965.00	24	91.00
912.00	23	80.94	966.00	24	91.20
913.00	23	81.12	967.00	24	91.39
914.00	23	81.31	968.00	24	91.59
915.00	23	81.50	969.00	24	91.79
916.00	23	81.67	970.00	24	91.98
917.00	23	81.86	971.00	24	92.18
918.00	23	82.04	972.00	24	92.38

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
973.00	24	92.58	1,027.00	26	103.62
974.00	24	92.78	1,028.00	26	103.83
975.00	24	92.97	1,029.00	26	104.04
976.00	24	93.17	1,030.00	26	104.26
977.00	24	93.37	1,031.00	26	104.47
978.00	24	93.57	1,032.00	26	104.68
979.00	24	93.77	1,033.00	26	104.89
980.00	24	93.97	1,034.00	26	105.10
981.00	24	94.17	1,035.00	26	105.32
982.00	24	94.37	1,036.00	26	105.53
983.00	24	94.57	1,037.00	26	105.75
984.00	24	94.77	1,038.00	26	105.96
985.00	24	94.97	1,039.00	26	106.17
986.00	25	95.17	1,040.00	26	106.38
987.00	25	95.37	1,041.00	26	106.60
988.00	25	95.57	1,042.00	26	106.81
989.00	25	95.78	1,043.00	26	107.03
990.00	25	95.98	1,044.00	26	107.25
991.00	25	96.18	1,045.00	26	107.46
992.00	25	96.38	1,046.00	26	107.67
993.00	25	96.59	1,047.00	26	107.89
994.00	25	96.79	1,048.00	26	108.11
995.00	25	97.00	1,049.00	26	108.32
996.00	25	97.20	1,050.00	26	108.54
997.00	25	97.40	1,051.00	26	108.76
998.00	25	97.60	1,052.00	26	108.97
999.00	25	97.81	1,053.00	26	109.19
1,000.00	25	98.01	1,054.00	26	109.41
1,001.00	25	98.22	1,055.00	26	109.63
1,002.00	25	98.42	1,056.00	26	109.84
1,003.00	25	98.63	1,057.00	26	110.06
1,004.00	25	98.83	1,058.00	26	110.28
1,005.00	25	99.04	1,059.00	26	110.50
1,006.00	25	99.25	1,060.00	27	110.72
1,007.00	25	99.45	1,061.00	27	110.94
1,008.00	25	99.66	1,062.00	27	111.16
1,009.00	25	99.86	1,063.00	27	111.38
1,010.00	25	100.07	1,064.00	27	111.60
1,011.00	25	100.28	1,065.00	27	111.82
1,012.00	25	100.48	1,066.00	27	112.04
1,013.00	25	100.69	1,067.00	27	112.26
1,014.00	25	100.90	1,068.00	27	112.48
1,015.00	25	101.11	1,069.00	27	112.70
1,016.00	25	101.31	1,070.00	27	112.92
1,017.00	25	101.52	1,071.00	27	113.14
1,018.00	25	101.73	1,072.00	27	113.37
1,019.00	25	101.94	1,073.00	27	113.59
1,020.00	25	102.15	1,074.00	27	113.81
1,021.00	25	102.36	1,075.00	27	114.03
1,022.00	25	102.57	1,076.00	27	114.26
1,023.00	26	102.78	1,077.00	27	114.48
1,024.00	26	103.00	1,078.00	27	114.70
1,025.00	26	103.20	1,079.00	27	114.93
1,026.00	26	103.41	1,080.00	27	115.15

3% Quarterly Repayment Chart at $45.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,081.00	27	115.37	1,135.00	29	127.85
1,082.00	27	115.60	1,136.00	29	128.09
1,083.00	27	115.82	1,137.00	29	128.33
1,084.00	27	116.05	1,138.00	29	128.57
1,085.00	27	116.27	1,139.00	29	128.81
1,086.00	27	116.50	1,140.00	29	129.05
1,087.00	27	116.72	1,141.00	29	129.29
1,088.00	27	116.95	1,142.00	29	129.53
1,089.00	27	117.18	1,143.00	29	129.77
1,090.00	27	117.40	1,144.00	29	130.01
1,091.00	27	117.63	1,145.00	29	130.25
1,092.00	27	117.86	1,146.00	29	130.50
1,093.00	27	118.08	1,147.00	29	130.73
1,094.00	27	118.31	1,148.00	29	130.97
1,095.00	27	118.54	1,149.00	29	131.21
1,096.00	27	118.77	1,150.00	29	131.45
1,097.00	28	119.00	1,151.00	29	131.69
1,098.00	28	119.22	1,152.00	29	131.94
1,099.00	28	119.45	1,153.00	29	132.18
1,100.00	28	119.68	1,154.00	29	132.42
1,101.00	28	119.91	1,155.00	29	132.66
1,102.00	28	120.14	1,156.00	29	132.91
1,103.00	28	120.37	1,157.00	29	133.15
1,104.00	28	120.60	1,158.00	29	133.39
1,105.00	28	120.83	1,159.00	29	133.64
1,106.00	28	121.06	1,160.00	29	133.88
1,107.00	28	121.29	1,161.00	29	134.13
1,108.00	28	121.52	1,162.00	29	134.37
1,109.00	28	121.75	1,163.00	29	134.62
1,110.00	28	122.00	1,164.00	29	134.86
1,111.00	28	122.22	1,165.00	29	135.11
1,112.00	28	122.45	1,166.00	29	135.35
1,113.00	28	122.68	1,167.00	29	135.60
1,114.00	28	122.91	1,168.00	29	135.84
1,115.00	28	123.15	1,169.00	30	136.09
1,116.00	28	123.38	1,170.00	30	136.34
1,117.00	28	123.61	1,171.00	30	136.58
1,118.00	28	123.85	1,172.00	30	136.83
1,119.00	28	124.08	1,173.00	30	137.08
1,120.00	28	124.31	1,174.00	30	137.33
1,121.00	28	124.55	1,175.00	30	137.58
1,122.00	28	124.78	1,176.00	30	137.82
1,123.00	28	125.02	1,177.00	30	138.07
1,124.00	28	125.25	1,178.00	30	138.32
1,125.00	28	125.50	1,179.00	30	138.57
1,126.00	28	125.72	1,180.00	30	138.82
1,127.00	28	125.96	1,181.00	30	139.07
1,128.00	28	126.19	1,182.00	30	139.32
1,129.00	28	126.43	1,183.00	30	139.57
1,130.00	28	126.67	1,184.00	30	139.82
1,131.00	28	126.90	1,185.00	30	140.07
1,132.00	28	127.14	1,186.00	30	140.32
1,133.00	29	127.38	1,187.00	30	140.57
1,134.00	29	127.62	1,188.00	30	140.82

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,189.00	30	141.08	1,243.00	32	155.06
1,190.00	30	141.33	1,244.00	32	155.32
1,191.00	30	141.58	1,245.00	32	155.59
1,192.00	30	141.83	1,246.00	32	155.85
1,193.00	30	142.08	1,247.00	32	156.12
1,194.00	30	142.34	1,248.00	32	156.39
1,195.00	30	142.59	1,249.00	32	156.66
1,196.00	30	142.84	1,250.00	32	156.92
1,197.00	30	143.10	1,251.00	32	157.19
1,198.00	30	143.35	1,252.00	32	157.46
1,199.00	30	143.61	1,253.00	32	157.73
1,200.00	30	143.86	1,254.00	32	158.00
1,201.00	30	144.12	1,255.00	32	158.27
1,202.00	30	144.37	1,256.00	32	158.54
1,203.00	30	144.63	1,257.00	32	158.81
1,204.00	30	144.88	1,258.00	32	159.08
1,205.00	31	145.14	1,259.00	32	159.35
1,206.00	31	145.39	1,260.00	32	159.62
1,207.00	31	145.65	1,261.00	32	159.89
1,208.00	31	145.91	1,262.00	32	160.16
1,209.00	31	146.16	1,263.00	32	160.43
1,210.00	31	146.42	1,264.00	32	160.70
1,211.00	31	146.68	1,265.00	32	160.97
1,212.00	31	146.94	1,266.00	32	161.25
1,213.00	31	147.19	1,267.00	32	161.52
1,214.00	31	147.45	1,268.00	32	161.79
1,215.00	31	147.71	1,269.00	32	162.06
1,216.00	31	147.97	1,270.00	32	162.34
1,217.00	31	148.23	1,271.00	32	162.61
1,218.00	31	148.50	1,272.00	32	162.88
1,219.00	31	148.75	1,273.00	32	163.16
1,220.00	31	149.01	1,274.00	32	163.43
1,221.00	31	149.27	1,275.00	32	163.70
1,222.00	31	149.53	1,276.00	32	163.98
1,223.00	31	149.79	1,277.00	33	164.25
1,224.00	31	150.05	1,278.00	33	164.53
1,225.00	31	150.31	1,279.00	33	164.81
1,226.00	31	150.57	1,280.00	33	165.08
1,227.00	31	150.83	1,281.00	33	165.36
1,228.00	31	151.09	1,282.00	33	165.63
1,229.00	31	151.36	1,283.00	33	165.91
1,230.00	31	151.62	1,284.00	33	166.19
1,231.00	31	151.88	1,285.00	33	166.46
1,232.00	31	152.15	1,286.00	33	166.75
1,233.00	31	152.41	1,287.00	33	167.02
1,234.00	31	152.67	1,288.00	33	167.30
1,235.00	31	152.94	1,289.00	33	167.58
1,236.00	31	153.20	1,290.00	33	167.85
1,237.00	31	153.46	1,291.00	33	168.13
1,238.00	31	153.73	1,292.00	33	168.41
1,239.00	31	154.00	1,293.00	33	168.69
1,240.00	31	154.26	1,294.00	33	168.97
1,241.00	32	154.52	1,295.00	33	169.25
1,242.00	32	154.79	1,296.00	33	169.53

3% Quarterly Repayment Chart at $45.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,297.00	33	169.81	1,351.00	35	185.36
1,298.00	33	170.09	1,352.00	35	185.66
1,299.00	33	170.37	1,353.00	35	185.95
1,300.00	33	170.65	1,354.00	35	186.25
1,301.00	33	170.94	1,355.00	35	186.55
1,302.00	33	171.22	1,356.00	35	186.84
1,303.00	33	171.50	1,357.00	35	187.14
1,304.00	33	171.78	1,358.00	35	187.44
1,305.00	33	172.06	1,359.00	35	187.73
1,306.00	33	172.35	1,360.00	35	188.03
1,307.00	33	172.63	1,361.00	35	188.33
1,308.00	33	172.91	1,362.00	35	188.63
1,309.00	33	173.20	1,363.00	35	188.93
1,310.00	33	173.48	1,364.00	35	189.23
1,311.00	33	173.77	1,365.00	35	189.53
1,312.00	34	174.05	1,366.00	35	189.82
1,313.00	34	174.34	1,367.00	35	190.12
1,314.00	34	174.62	1,368.00	35	190.42
1,315.00	34	174.91	1,369.00	35	190.72
1,316.00	34	175.19	1,370.00	35	191.03
1,317.00	34	175.48	1,371.00	35	191.33
1,318.00	34	175.76	1,372.00	35	191.63
1,319.00	34	176.05	1,373.00	35	191.93
1,320.00	34	176.34	1,374.00	35	192.23
1,321.00	34	176.62	1,375.00	35	192.53
1,322.00	34	176.91	1,376.00	35	192.83
1,323.00	34	177.20	1,377.00	35	193.14
1,324.00	34	177.50	1,378.00	35	193.44
1,325.00	34	177.77	1,379.00	35	193.75
1,326.00	34	178.06	1,380.00	35	194.05
1,327.00	34	178.35	1,381.00	36	194.35
1,328.00	34	178.64	1,382.00	36	194.65
1,329.00	34	178.93	1,383.00	36	194.96
1,330.00	34	179.22	1,384.00	36	195.26
1,331.00	34	179.51	1,385.00	36	195.57
1,332.00	34	179.80	1,386.00	36	195.87
1,333.00	34	180.09	1,387.00	36	196.18
1,334.00	34	180.38	1,388.00	36	196.48
1,335.00	34	180.67	1,389.00	36	196.79
1,336.00	34	180.96	1,390.00	36	197.10
1,337.00	34	181.25	1,391.00	36	197.40
1,338.00	34	181.54	1,392.00	36	197.71
1,339.00	34	181.84	1,393.00	36	198.02
1,340.00	34	182.13	1,394.00	36	198.32
1,341.00	34	182.42	1,395.00	36	198.63
1,342.00	34	182.71	1,396.00	36	198.94
1,343.00	34	183.01	1,397.00	36	199.25
1,344.00	34	183.30	1,398.00	36	199.56
1,345.00	34	183.59	1,399.00	36	199.87
1,346.00	34	183.89	1,400.00	36	200.17
1,347.00	35	184.18	1,401.00	36	200.48
1,348.00	35	184.48	1,402.00	36	200.79
1,349.00	35	184.77	1,403.00	36	201.10
1,350.00	35	185.07	1,404.00	36	201.41

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,405.00	36	201.72	1,459.00	38	218.92
1,406.00	36	202.04	1,460.00	38	219.25
1,407.00	36	202.35	1,461.00	38	219.57
1,408.00	36	202.66	1,462.00	38	219.90
1,409.00	36	202.97	1,463.00	38	220.23
1,410.00	36	203.28	1,464.00	38	220.55
1,411.00	36	203.59	1,465.00	38	220.88
1,412.00	36	203.91	1,466.00	38	221.21
1,413.00	36	204.22	1,467.00	38	221.54
1,414.00	36	204.53	1,468.00	38	221.87
1,415.00	36	204.85	1,469.00	38	222.20
1,416.00	37	205.16	1,470.00	38	222.53
1,417.00	37	205.47	1,471.00	38	222.86
1,418.00	37	205.79	1,472.00	38	223.19
1,419.00	37	206.10	1,473.00	38	223.52
1,420.00	37	206.42	1,474.00	38	223.85
1,421.00	37	206.73	1,475.00	38	224.18
1,422.00	37	207.05	1,476.00	38	224.51
1,423.00	37	207.36	1,477.00	38	224.84
1,424.00	37	207.68	1,478.00	38	225.17
1,425.00	37	208.00	1,479.00	38	225.50
1,426.00	37	208.31	1,480.00	38	225.83
1,427.00	37	208.63	1,481.00	38	226.17
1,428.00	37	208.95	1,482.00	38	226.50
1,429.00	37	209.26	1,483.00	38	226.83
1,430.00	37	209.58	1,484.00	39	227.17
1,431.00	37	209.90	1,485.00	39	227.50
1,432.00	37	210.22	1,486.00	39	227.83
1,433.00	37	210.54	1,487.00	39	228.17
1,434.00	37	210.85	1,488.00	39	228.50
1,435.00	37	211.17	1,489.00	39	228.84
1,436.00	37	211.50	1,490.00	39	229.17
1,437.00	37	211.81	1,491.00	39	229.51
1,438.00	37	212.13	1,492.00	39	229.85
1,439.00	37	212.45	1,493.00	39	230.18
1,440.00	37	212.77	1,494.00	39	230.52
1,441.00	37	213.09	1,495.00	39	230.85
1,442.00	37	213.42	1,496.00	39	231.19
1,443.00	37	213.75	1,497.00	39	231.53
1,444.00	37	214.06	1,498.00	39	231.87
1,445.00	37	214.38	1,499.00	39	232.20
1,446.00	37	214.70	1,500.00	39	232.54
1,447.00	37	215.03	1,501.00	39	232.88
1,448.00	37	215.35	1,502.00	39	233.22
1,449.00	37	215.67	1,503.00	39	233.56
1,450.00	38	216.00	1,504.00	39	233.90
1,451.00	38	216.32	1,505.00	39	234.25
1,452.00	38	216.64	1,506.00	39	234.58
1,453.00	38	216.97	1,507.00	39	234.92
1,454.00	38	217.29	1,508.00	39	235.26
1,455.00	38	217.62	1,509.00	39	235.60
1,456.00	38	217.94	1,510.00	39	235.94
1,457.00	38	218.27	1,511.00	39	236.28
1,458.00	38	218.59	1,512.00	39	236.62

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3% Quarterly Repayment Chart at $45.00

Loan Amount	Number of Payments	Total Interest
1,513.00	39	236.97
1,514.00	39	237.31
1,515.00	39	237.65
1,516.00	39	238.00
1,517.00	40	238.34
1,518.00	40	238.68
1,519.00	40	239.02
1,520.00	40	239.37
1,521.00	40	239.71
1,522.00	40	240.06
1,523.00	40	240.40
1,524.00	40	240.75
1,525.00	40	241.09
1,526.00	40	241.44
1,527.00	40	241.79
1,528.00	40	242.13
1,529.00	40	242.48
1,530.00	40	242.83
1,531.00	40	243.17
1,532.00	40	243.52
1,533.00	40	243.87
1,534.00	40	244.22
1,535.00	40	244.57
1,536.00	40	244.92
1,537.00	40	245.27
1,538.00	40	245.61
1,539.00	40	245.96
1,540.00	40	246.31
1,541.00	40	246.67
1,542.00	40	247.02
1,543.00	40	247.37
1,544.00	40	247.72
1,545.00	40	248.07
1,546.00	40	248.42
1,547.00	40	248.77
1,548.00	40	249.13
1,549.00	40	249.48
1,550.00	40	249.83

Loan Amount	Number of Payments	Total Interest

APPENDIX E

Student Loan Interest Calculations
3% Quarterly Repayment Chart at $90.00

3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1.00	1		55.00	1	.32
2.00	1		56.00	1	.33
3.00	1		57.00	1	.33
4.00	1		58.00	1	.34
5.00	1		59.00	1	.35
6.00	1	.01	60.00	1	.36
7.00	1	.01	61.00	1	.37
8.00	1	.02	62.00	1	.38
9.00	1	.02	63.00	1	.39
10.00	1	.03	64.00	1	.40
11.00	1	.03	65.00	1	.41
12.00	1	.04	66.00	1	.42
13.00	1	.04	67.00	1	.42
14.00	1	.05	68.00	1	.43
15.00	1	.05	69.00	1	.44
16.00	1	.06	70.00	1	.45
17.00	1	.06	71.00	1	.46
18.00	1	.07	72.00	1	.47
19.00	1	.07	73.00	1	.48
20.00	1	.08	74.00	1	.50
21.00	1	.08	75.00	1	.50
22.00	1	.09	76.00	1	.51
23.00	1	.09	77.00	1	.52
24.00	1	.10	78.00	1	.53
25.00	1	.10	79.00	1	.54
26.00	1	.11	80.00	1	.55
27.00	1	.12	81.00	1	.56
28.00	1	.12	82.00	1	.57
29.00	1	.13	83.00	1	.59
30.00	1	.14	84.00	1	.60
31.00	1	.14	85.00	1	.61
32.00	1	.15	86.00	1	.62
33.00	1	.15	87.00	1	.63
34.00	1	.16	88.00	1	.64
35.00	1	.17	89.00	1	.65
36.00	1	.17	90.00	2	.66
37.00	1	.18	91.00	2	.67
38.00	1	.19	92.00	2	.69
39.00	1	.19	93.00	2	.70
40.00	1	.20	94.00	2	.71
41.00	1	.21	95.00	2	.72
42.00	1	.22	96.00	2	.73
43.00	1	.22	97.00	2	.75
44.00	1	.23	98.00	2	.76
45.00	1	.25	99.00	2	.77
46.00	1	.25	100.00	2	.78
47.00	1	.25	101.00	2	.79
48.00	1	.26	102.00	2	.80
49.00	1	.27	103.00	2	.82
50.00	1	.28	104.00	2	.83
51.00	1	.29	105.00	2	.84
52.00	1	.29	106.00	2	.85
53.00	1	.30	107.00	2	.87
54.00	1	.31	108.00	2	.88

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
109.00	2	.89	163.00	2	1.72
110.00	2	.91	164.00	2	1.73
111.00	2	.92	165.00	2	1.75
112.00	2	.93	166.00	2	1.77
113.00	2	.95	167.00	2	1.79
114.00	2	.96	168.00	2	1.81
115.00	2	.97	169.00	2	1.82
116.00	2	1.00	170.00	2	1.84
117.00	2	1.00	171.00	2	1.86
118.00	2	1.01	172.00	2	1.88
119.00	2	1.03	173.00	2	1.90
120.00	2	1.04	174.00	2	1.92
121.00	2	1.05	175.00	2	1.93
122.00	2	1.07	176.00	2	1.95
123.00	2	1.08	177.00	2	1.97
124.00	2	1.10	178.00	3	2.00
125.00	2	1.11	179.00	3	2.01
126.00	2	1.13	180.00	3	2.03
127.00	2	1.14	181.00	3	2.05
128.00	2	1.15	182.00	3	2.07
129.00	2	1.17	183.00	3	2.09
130.00	2	1.18	184.00	3	2.10
131.00	2	1.20	185.00	3	2.12
132.00	2	1.21	186.00	3	2.14
133.00	2	1.23	187.00	3	2.16
134.00	2	1.25	188.00	3	2.18
135.00	2	1.26	189.00	3	2.20
136.00	2	1.27	190.00	3	2.22
137.00	2	1.29	191.00	3	2.25
138.00	2	1.30	192.00	3	2.26
139.00	2	1.32	193.00	3	2.28
140.00	2	1.34	194.00	3	2.30
141.00	2	1.35	195.00	3	2.32
142.00	2	1.37	196.00	3	2.34
143.00	2	1.38	197.00	3	2.36
144.00	2	1.40	198.00	3	2.38
145.00	2	1.41	199.00	3	2.41
146.00	2	1.43	200.00	3	2.43
147.00	2	1.45	201.00	3	2.45
148.00	2	1.46	202.00	3	2.47
149.00	2	1.48	203.00	3	2.50
150.00	2	1.50	204.00	3	2.51
151.00	2	1.51	205.00	3	2.53
152.00	2	1.53	206.00	3	2.55
153.00	2	1.55	207.00	3	2.57
154.00	2	1.56	208.00	3	2.59
155.00	2	1.58	209.00	3	2.62
156.00	2	1.60	210.00	3	2.64
157.00	2	1.61	211.00	3	2.66
158.00	2	1.63	212.00	3	2.68
159.00	2	1.65	213.00	3	2.70
160.00	2	1.66	214.00	3	2.72
161.00	2	1.68	215.00	3	2.75
162.00	2	1.70	216.00	3	2.77

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3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
217.00	3	2.79	271.00	4	4.12
218.00	3	2.81	272.00	4	4.15
219.00	3	2.84	273.00	4	4.17
220.00	3	2.86	274.00	4	4.20
221.00	3	2.88	275.00	4	4.23
222.00	3	2.90	276.00	4	4.25
223.00	3	2.93	277.00	4	4.28
224.00	3	2.95	278.00	4	4.31
225.00	3	2.97	279.00	4	4.34
226.00	3	3.00	280.00	4	4.36
227.00	3	3.02	281.00	4	4.39
228.00	3	3.04	282.00	4	4.42
229.00	3	3.06	283.00	4	4.45
230.00	3	3.09	284.00	4	4.48
231.00	3	3.11	285.00	4	4.50
232.00	3	3.13	286.00	4	4.53
233.00	3	3.16	287.00	4	4.56
234.00	3	3.18	288.00	4	4.59
235.00	3	3.21	289.00	4	4.62
236.00	3	3.23	290.00	4	4.65
237.00	3	3.25	291.00	4	4.67
238.00	3	3.28	292.00	4	4.70
239.00	3	3.30	293.00	4	4.73
240.00	3	3.33	294.00	4	4.76
241.00	3	3.35	295.00	4	4.79
242.00	3	3.37	296.00	4	4.82
243.00	3	3.40	297.00	4	4.85
244.00	3	3.42	298.00	4	4.88
245.00	3	3.45	299.00	4	4.91
246.00	3	3.47	300.00	4	4.94
247.00	3	3.50	301.00	4	4.97
248.00	3	3.52	302.00	4	5.00
249.00	3	3.55	303.00	4	5.03
250.00	3	3.57	304.00	4	5.06
251.00	3	3.60	305.00	4	5.09
252.00	3	3.62	306.00	4	5.12
253.00	3	3.65	307.00	4	5.15
254.00	3	3.67	308.00	4	5.18
255.00	3	3.70	309.00	4	5.21
256.00	3	3.72	310.00	4	5.25
257.00	3	3.75	311.00	4	5.27
258.00	3	3.78	312.00	4	5.30
259.00	3	3.80	313.00	4	5.33
260.00	3	3.83	314.00	4	5.36
261.00	3	3.85	315.00	4	5.39
262.00	3	3.88	316.00	4	5.42
263.00	3	3.91	317.00	4	5.45
264.00	3	3.93	318.00	4	5.48
265.00	3	3.96	319.00	4	5.51
266.00	3	3.98	320.00	4	5.54
267.00	4	4.01	321.00	4	5.58
268.00	4	4.04	322.00	4	5.61
269.00	4	4.06	323.00	4	5.64
270.00	4	4.09	324.00	4	5.67

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
325.00	4	5.70	379.00	5	7.54
326.00	4	5.73	380.00	5	7.58
327.00	4	5.76	381.00	5	7.61
328.00	4	5.80	382.00	5	7.65
329.00	4	5.83	383.00	5	7.69
330.00	4	5.86	384.00	5	7.73
331.00	4	5.89	385.00	5	7.76
332.00	4	5.93	386.00	5	7.80
333.00	4	5.96	387.00	5	7.84
334.00	4	6.00	388.00	5	7.87
335.00	4	6.02	389.00	5	7.91
336.00	4	6.06	390.00	5	7.95
337.00	4	6.09	391.00	5	8.00
338.00	4	6.12	392.00	5	8.02
339.00	4	6.15	393.00	5	8.06
340.00	4	6.19	394.00	5	8.10
341.00	4	6.22	395.00	5	8.14
342.00	4	6.25	396.00	5	8.17
343.00	4	6.29	397.00	5	8.21
344.00	4	6.32	398.00	5	8.25
345.00	4	6.35	399.00	5	8.29
346.00	4	6.39	400.00	5	8.33
347.00	4	6.42	401.00	5	8.37
348.00	4	6.45	402.00	5	8.40
349.00	4	6.50	403.00	5	8.44
350.00	4	6.52	404.00	5	8.48
351.00	4	6.55	405.00	5	8.52
352.00	4	6.59	406.00	5	8.56
353.00	4	6.62	407.00	5	8.60
354.00	5	6.66	408.00	5	8.64
355.00	5	6.69	409.00	5	8.68
356.00	5	6.73	410.00	5	8.72
357.00	5	6.76	411.00	5	8.75
358.00	5	6.80	412.00	5	8.79
359.00	5	6.83	413.00	5	8.83
360.00	5	6.86	414.00	5	8.87
361.00	5	6.90	415.00	5	8.91
362.00	5	6.93	416.00	5	8.95
363.00	5	6.97	417.00	5	9.00
364.00	5	7.00	418.00	5	9.03
365.00	5	7.04	419.00	5	9.07
366.00	5	7.07	420.00	5	9.11
367.00	5	7.11	421.00	5	9.15
368.00	5	7.15	422.00	5	9.19
369.00	5	7.18	423.00	5	9.23
370.00	5	7.22	424.00	5	9.27
371.00	5	7.25	425.00	5	9.31
372.00	5	7.29	426.00	5	9.35
373.00	5	7.32	427.00	5	9.40
374.00	5	7.36	428.00	5	9.44
375.00	5	7.40	429.00	5	9.48
376.00	5	7.43	430.00	5	9.52
377.00	5	7.47	431.00	5	9.56
378.00	5	7.51	432.00	5	9.60

3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
433.00	5	9.64	487.00	6	12.00
434.00	5	9.68	488.00	6	12.05
435.00	5	9.72	489.00	6	12.10
436.00	5	9.77	490.00	6	12.14
437.00	5	9.81	491.00	6	12.19
438.00	5	9.85	492.00	6	12.25
439.00	5	9.89	493.00	6	12.28
440.00	5	9.93	494.00	6	12.33
441.00	6	9.98	495.00	6	12.38
442.00	6	10.02	496.00	6	12.42
443.00	6	10.06	497.00	6	12.47
444.00	6	10.10	498.00	6	12.52
445.00	6	10.14	499.00	6	12.57
446.00	6	10.19	500.00	6	12.61
447.00	6	10.23	501.00	6	12.66
448.00	6	10.27	502.00	6	12.71
449.00	6	10.31	503.00	6	12.76
450.00	6	10.36	504.00	6	12.80
451.00	6	10.40	505.00	6	12.85
452.00	6	10.44	506.00	6	12.90
453.00	6	10.50	507.00	6	12.95
454.00	6	10.53	508.00	6	13.00
455.00	6	10.57	509.00	6	13.04
456.00	6	10.62	510.00	6	13.09
457.00	6	10.66	511.00	6	13.14
458.00	6	10.70	512.00	6	13.19
459.00	6	10.75	513.00	6	13.25
460.00	6	10.79	514.00	6	13.29
461.00	6	10.83	515.00	6	13.33
462.00	6	10.88	516.00	6	13.38
463.00	6	10.92	517.00	6	13.43
464.00	6	10.97	518.00	6	13.48
465.00	6	11.01	519.00	6	13.53
466.00	6	11.05	520.00	6	13.58
467.00	6	11.10	521.00	6	13.63
468.00	6	11.14	522.00	6	13.68
469.00	6	11.19	523.00	6	13.73
470.00	6	11.23	524.00	6	13.78
471.00	6	11.28	525.00	6	13.83
472.00	6	11.32	526.00	6	13.88
473.00	6	11.37	527.00	7	13.93
474.00	6	11.41	528.00	7	13.98
475.00	6	11.46	529.00	7	14.03
476.00	6	11.50	530.00	7	14.08
477.00	6	11.55	531.00	7	14.13
478.00	6	11.59	532.00	7	14.18
479.00	6	11.64	533.00	7	14.23
480.00	6	11.68	534.00	7	14.28
481.00	6	11.73	535.00	7	14.33
482.00	6	11.77	536.00	7	14.38
483.00	6	11.82	537.00	7	14.43
484.00	6	11.87	538.00	7	14.48
485.00	6	11.91	539.00	7	14.53
486.00	6	11.96	540.00	7	14.58
541.00	7	14.63	595.00	7	17.53
542.00	7	14.68	596.00	7	17.58
543.00	7	14.75	597.00	7	17.64
544.00	7	14.79	598.00	7	17.70
545.00	7	14.84	599.00	7	17.75
546.00	7	14.89	600.00	7	17.81
547.00	7	14.94	601.00	7	17.87
548.00	7	15.00	602.00	7	17.92
549.00	7	15.04	603.00	7	17.98
550.00	7	15.10	604.00	7	18.04
551.00	7	15.15	605.00	7	18.09
552.00	7	15.20	606.00	7	18.15
553.00	7	15.25	607.00	7	18.21
554.00	7	15.31	608.00	7	18.27
555.00	7	15.36	609.00	7	18.32
556.00	7	15.41	610.00	7	18.38
557.00	7	15.46	611.00	7	18.44
558.00	7	15.52	612.00	8	18.50
559.00	7	15.57	613.00	8	18.55
560.00	7	15.62	614.00	8	18.61
561.00	7	15.67	615.00	8	18.67
562.00	7	15.73	616.00	8	18.73
563.00	7	15.78	617.00	8	18.79
564.00	7	15.83	618.00	8	18.84
565.00	7	15.89	619.00	8	18.90
566.00	7	15.94	620.00	8	18.96
567.00	7	16.00	621.00	8	19.02
568.00	7	16.05	622.00	8	19.08
569.00	7	16.10	623.00	8	19.14
570.00	7	16.15	624.00	8	19.19
571.00	7	16.21	625.00	8	19.25
572.00	7	16.26	626.00	8	19.31
573.00	7	16.32	627.00	8	19.37
574.00	7	16.37	628.00	8	19.43
575.00	7	16.42	629.00	8	19.50
576.00	7	16.48	630.00	8	19.55
577.00	7	16.53	631.00	8	19.61
578.00	7	16.59	632.00	8	19.67
579.00	7	16.64	633.00	8	19.73
580.00	7	16.70	634.00	8	19.79
581.00	7	16.75	635.00	8	19.85
582.00	7	16.81	636.00	8	19.91
583.00	7	16.86	637.00	8	19.97
584.00	7	16.92	638.00	8	20.03
585.00	7	16.97	639.00	8	20.09
586.00	7	17.03	640.00	8	20.15
587.00	7	17.08	641.00	8	20.21
588.00	7	17.14	642.00	8	20.27
589.00	7	17.19	643.00	8	20.33
590.00	7	17.25	644.00	8	20.39
591.00	7	17.30	645.00	8	20.45
592.00	7	17.36	646.00	8	20.51
593.00	7	17.42	647.00	8	20.57
594.00	7	17.47	648.00	8	20.63

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T02

T03

3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
649.00	8	20.69	703.00	9	24.13
650.00	8	20.75	704.00	9	24.20
651.00	8	20.82	705.00	9	24.26
652.00	8	20.88	706.00	9	24.33
653.00	8	20.94	707.00	9	24.40
654.00	8	21.00	708.00	9	24.46
655.00	8	21.06	709.00	9	24.53
656.00	8	21.12	710.00	9	24.60
657.00	8	21.19	711.00	9	24.66
658.00	8	21.25	712.00	9	24.73
659.00	8	21.31	713.00	9	24.80
660.00	8	21.37	714.00	9	24.87
661.00	8	21.43	715.00	9	24.93
662.00	8	21.50	716.00	9	25.00
663.00	8	21.56	717.00	9	25.07
664.00	8	21.62	718.00	9	25.14
665.00	8	21.68	719.00	9	25.20
666.00	8	21.75	720.00	9	25.27
667.00	8	21.81	721.00	9	25.34
668.00	8	21.87	722.00	9	25.41
669.00	8	21.93	723.00	9	25.47
670.00	8	22.00	724.00	9	25.54
671.00	8	22.06	725.00	9	25.61
672.00	8	22.12	726.00	9	25.68
673.00	8	22.19	727.00	9	25.75
674.00	8	22.25	728.00	9	25.82
675.00	8	22.31	729.00	9	25.88
676.00	8	22.38	730.00	9	25.95
677.00	8	22.44	731.00	9	26.02
678.00	8	22.51	732.00	9	26.09
679.00	8	22.57	733.00	9	26.16
680.00	8	22.63	734.00	9	26.23
681.00	8	22.70	735.00	9	26.30
682.00	8	22.76	736.00	9	26.37
683.00	8	22.83	737.00	9	26.44
684.00	8	22.89	738.00	9	26.51
685.00	8	22.96	739.00	9	26.58
686.00	8	23.02	740.00	9	26.65
687.00	8	23.08	741.00	9	26.72
688.00	8	23.15	742.00	9	26.79
689.00	8	23.21	743.00	9	26.86
690.00	8	23.28	744.00	9	26.93
691.00	8	23.34	745.00	9	27.00
692.00	8	23.41	746.00	9	27.07
693.00	8	23.47	747.00	9	27.14
694.00	8	23.54	748.00	9	27.21
695.00	8	23.60	749.00	9	27.28
696.00	8	23.67	750.00	9	27.35
697.00	9	23.75	751.00	9	27.42
698.00	9	23.80	752.00	9	27.50
699.00	9	23.87	753.00	9	27.56
700.00	9	23.93	754.00	9	27.63
701.00	9	24.00	755.00	9	27.70
702.00	9	24.07	756.00	9	27.77

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
757.00	9	27.84	811.00	10	31.84
758.00	9	27.92	812.00	10	31.91
759.00	9	28.00	813.00	10	32.00
760.00	9	28.06	814.00	10	32.07
761.00	9	28.13	815.00	10	32.14
762.00	9	28.20	816.00	10	32.22
763.00	9	28.27	817.00	10	32.30
764.00	9	28.35	818.00	10	32.37
765.00	9	28.42	819.00	10	32.45
766.00	9	28.50	820.00	10	32.53
767.00	9	28.56	821.00	10	32.61
768.00	9	28.64	822.00	10	32.68
769.00	9	28.71	823.00	10	32.76
770.00	9	28.78	824.00	10	32.84
771.00	9	28.85	825.00	10	32.92
772.00	9	28.93	826.00	10	33.00
773.00	9	29.00	827.00	10	33.07
774.00	9	29.07	828.00	10	33.15
775.00	9	29.14	829.00	10	33.23
776.00	9	29.22	830.00	10	33.31
777.00	9	29.29	831.00	10	33.39
778.00	9	29.36	832.00	10	33.46
779.00	9	29.44	833.00	10	33.54
780.00	9	29.51	834.00	10	33.62
781.00	10	29.58	835.00	10	33.70
782.00	10	29.66	836.00	10	33.78
783.00	10	29.73	837.00	10	33.86
784.00	10	29.81	838.00	10	33.94
785.00	10	29.88	839.00	10	34.02
786.00	10	29.95	840.00	10	34.09
787.00	10	30.03	841.00	10	34.17
788.00	10	30.10	842.00	10	34.25
789.00	10	30.18	843.00	10	34.33
790.00	10	30.25	844.00	10	34.41
791.00	10	30.33	845.00	10	34.50
792.00	10	30.40	846.00	10	34.57
793.00	10	30.47	847.00	10	34.65
794.00	10	30.55	848.00	10	34.73
795.00	10	30.62	849.00	10	34.81
796.00	10	30.70	850.00	10	34.89
797.00	10	30.77	851.00	10	34.97
798.00	10	30.85	852.00	10	35.05
799.00	10	30.92	853.00	10	35.13
800.00	10	31.00	854.00	10	35.21
801.00	10	31.08	855.00	10	35.30
802.00	10	31.15	856.00	10	35.38
803.00	10	31.23	857.00	10	35.46
804.00	10	31.30	858.00	10	35.54
805.00	10	31.38	859.00	10	35.62
806.00	10	31.45	860.00	10	35.70
807.00	10	31.53	861.00	10	35.78
808.00	10	31.61	862.00	10	35.86
809.00	10	31.68	863.00	10	35.94
810.00	10	31.76	864.00	11	36.03

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3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
865.00	11	36.11	919.00	11	40.66
866.00	11	36.19	920.00	11	40.75
867.00	11	36.27	921.00	11	40.84
868.00	11	36.35	922.00	11	40.92
869.00	11	36.44	923.00	11	41.01
870.00	11	36.52	924.00	11	41.10
871.00	11	36.60	925.00	11	41.19
872.00	11	36.68	926.00	11	41.27
873.00	11	36.76	927.00	11	41.36
874.00	11	36.85	928.00	11	41.45
875.00	11	36.93	929.00	11	41.54
876.00	11	37.01	930.00	11	41.63
877.00	11	37.10	931.00	11	41.71
878.00	11	37.18	932.00	11	41.80
879.00	11	37.26	933.00	11	41.89
880.00	11	37.34	934.00	11	41.98
881.00	11	37.43	935.00	11	42.07
882.00	11	37.51	936.00	11	42.16
883.00	11	37.59	937.00	11	42.25
884.00	11	37.68	938.00	11	42.33
885.00	11	37.76	939.00	11	42.42
886.00	11	37.85	940.00	11	42.51
887.00	11	37.93	941.00	11	42.60
888.00	11	38.01	942.00	11	42.69
889.00	11	38.10	943.00	11	42.78
890.00	11	38.18	944.00	11	42.87
891.00	11	38.27	945.00	11	42.96
892.00	11	38.35	946.00	11	43.05
893.00	11	38.43	947.00	12	43.14
894.00	11	38.52	948.00	12	43.23
895.00	11	38.60	949.00	12	43.32
896.00	11	38.69	950.00	12	43.41
897.00	11	38.77	951.00	12	43.50
898.00	11	38.86	952.00	12	43.59
899.00	11	38.94	953.00	12	43.68
900.00	11	39.03	954.00	12	43.77
901.00	11	39.11	955.00	12	43.86
902.00	11	39.20	956.00	12	43.95
903.00	11	39.28	957.00	12	44.04
904.00	11	39.37	958.00	12	44.13
905.00	11	39.45	959.00	12	44.22
906.00	11	39.54	960.00	12	44.31
907.00	11	39.63	961.00	12	44.40
908.00	11	39.71	962.00	12	44.50
909.00	11	39.80	963.00	12	44.59
910.00	11	39.88	964.00	12	44.68
911.00	11	39.97	965.00	12	44.77
912.00	11	40.06	966.00	12	44.86
913.00	11	40.14	967.00	12	44.95
914.00	11	40.23	968.00	12	45.04
915.00	11	40.32	969.00	12	45.14
916.00	11	40.40	970.00	12	45.23
917.00	11	40.50	971.00	12	45.32
918.00	11	40.58	972.00	12	45.41

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
973.00	12	45.50	1,027.00	12	50.63
974.00	12	45.60	1,028.00	12	50.73
975.00	12	45.69	1,029.00	12	50.83
976.00	12	45.78	1,030.00	13	50.93
977.00	12	45.87	1,031.00	13	51.02
978.00	12	45.97	1,032.00	13	51.12
979.00	12	46.06	1,033.00	13	51.22
980.00	12	46.15	1,034.00	13	51.32
981.00	12	46.25	1,035.00	13	51.42
982.00	12	46.34	1,036.00	13	51.52
983.00	12	46.43	1,037.00	13	51.62
984.00	12	46.52	1,038.00	13	51.71
985.00	12	46.62	1,039.00	13	51.81
986.00	12	46.71	1,040.00	13	51.91
987.00	12	46.81	1,041.00	13	52.01
988.00	12	46.90	1,042.00	13	52.11
989.00	12	47.00	1,043.00	13	52.21
990.00	12	47.09	1,044.00	13	52.31
991.00	12	47.18	1,045.00	13	52.41
992.00	12	47.28	1,046.00	13	52.51
993.00	12	47.37	1,047.00	13	52.61
994.00	12	47.46	1,048.00	13	52.71
995.00	12	47.56	1,049.00	13	52.81
996.00	12	47.65	1,050.00	13	52.91
997.00	12	47.75	1,051.00	13	53.01
998.00	12	47.84	1,052.00	13	53.11
999.00	12	47.94	1,053.00	13	53.21
1,000.00	12	48.03	1,054.00	13	53.31
1,001.00	12	48.13	1,055.00	13	53.41
1,002.00	12	48.22	1,056.00	13	53.51
1,003.00	12	48.32	1,057.00	13	53.61
1,004.00	12	48.41	1,058.00	13	53.71
1,005.00	12	48.51	1,059.00	13	53.81
1,006.00	12	48.60	1,060.00	13	53.91
1,007.00	12	48.70	1,061.00	13	54.01
1,008.00	12	48.80	1,062.00	13	54.11
1,009.00	12	48.89	1,063.00	13	54.22
1,010.00	12	49.00	1,064.00	13	54.32
1,011.00	12	49.08	1,065.00	13	54.42
1,012.00	12	49.18	1,066.00	13	54.52
1,013.00	12	49.28	1,067.00	13	54.62
1,014.00	12	49.37	1,068.00	13	54.72
1,015.00	12	49.47	1,069.00	13	54.82
1,016.00	12	49.56	1,070.00	13	54.93
1,017.00	12	49.66	1,071.00	13	55.03
1,018.00	12	49.76	1,072.00	13	55.13
1,019.00	12	49.86	1,073.00	13	55.23
1,020.00	12	49.95	1,074.00	13	55.34
1,021.00	12	50.05	1,075.00	13	55.44
1,022.00	12	50.15	1,076.00	13	55.54
1,023.00	12	50.25	1,077.00	13	55.64
1,024.00	12	50.34	1,078.00	13	55.75
1,025.00	12	50.44	1,079.00	13	55.85
1,026.00	12	50.54	1,080.00	13	55.95

3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,081.00	13	56.05	1,135.00	14	61.77
1,082.00	13	56.16	1,136.00	14	61.88
1,083.00	13	56.26	1,137.00	14	62.00
1,084.00	13	56.36	1,138.00	14	62.10
1,085.00	13	56.47	1,139.00	14	62.21
1,086.00	13	56.57	1,140.00	14	62.32
1,087.00	13	56.68	1,141.00	14	62.42
1,088.00	13	56.78	1,142.00	14	62.53
1,089.00	13	56.88	1,143.00	14	62.64
1,090.00	13	57.00	1,144.00	14	62.75
1,091.00	13	57.09	1,145.00	14	62.86
1,092.00	13	57.20	1,146.00	14	62.97
1,093.00	13	57.30	1,147.00	14	63.08
1,094.00	13	57.40	1,148.00	14	63.19
1,095.00	13	57.51	1,149.00	14	63.30
1,096.00	13	57.61	1,150.00	14	63.41
1,097.00	13	57.72	1,151.00	14	63.52
1,098.00	13	57.82	1,152.00	14	63.63
1,099.00	13	57.93	1,153.00	14	63.75
1,100.00	13	58.03	1,154.00	14	63.85
1,101.00	13	58.14	1,155.00	14	63.96
1,102.00	13	58.25	1,156.00	14	64.07
1,103.00	13	58.35	1,157.00	14	64.19
1,104.00	13	58.45	1,158.00	14	64.30
1,105.00	13	58.56	1,159.00	14	64.41
1,106.00	13	58.66	1,160.00	14	64.52
1,107.00	13	58.77	1,161.00	14	64.63
1,108.00	13	58.88	1,162.00	14	64.75
1,109.00	13	58.98	1,163.00	14	64.85
1,110.00	13	59.09	1,164.00	14	64.96
1,111.00	14	59.19	1,165.00	14	65.08
1,112.00	14	59.30	1,166.00	14	65.19
1,113.00	14	59.41	1,167.00	14	65.30
1,114.00	14	59.51	1,168.00	14	65.41
1,115.00	14	59.62	1,169.00	14	65.52
1,116.00	14	59.73	1,170.00	14	65.63
1,117.00	14	59.83	1,171.00	14	65.75
1,118.00	14	59.94	1,172.00	14	65.86
1,119.00	14	60.05	1,173.00	14	65.97
1,120.00	14	60.15	1,174.00	14	66.08
1,121.00	14	60.26	1,175.00	14	66.20
1,122.00	14	60.37	1,176.00	14	66.31
1,123.00	14	60.48	1,177.00	14	66.42
1,124.00	14	60.58	1,178.00	14	66.54
1,125.00	14	60.69	1,179.00	14	66.65
1,126.00	14	60.80	1,180.00	14	66.76
1,127.00	14	60.91	1,181.00	14	66.87
1,128.00	14	61.01	1,182.00	14	67.00
1,129.00	14	61.12	1,183.00	14	67.10
1,130.00	14	61.23	1,184.00	14	67.22
1,131.00	14	61.34	1,185.00	14	67.33
1,132.00	14	61.45	1,186.00	14	67.44
1,133.00	14	61.55	1,187.00	14	67.56
1,134.00	14	61.66	1,188.00	14	67.67

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,189.00	14	67.78	1,243.00	15	74.10
1,190.00	14	67.90	1,244.00	15	74.22
1,191.00	14	68.01	1,245.00	15	74.34
1,192.00	15	68.13	1,246.00	15	74.46
1,193.00	15	68.25	1,247.00	15	74.58
1,194.00	15	68.36	1,248.00	15	74.70
1,195.00	15	68.47	1,249.00	15	74.82
1,196.00	15	68.59	1,250.00	15	74.94
1,197.00	15	68.70	1,251.00	15	75.06
1,198.00	15	68.82	1,252.00	15	75.18
1,199.00	15	68.93	1,253.00	15	75.30
1,200.00	15	69.05	1,254.00	15	75.42
1,201.00	15	69.16	1,255.00	15	75.54
1,202.00	15	69.28	1,256.00	15	75.66
1,203.00	15	69.39	1,257.00	15	75.79
1,204.00	15	69.51	1,258.00	15	75.91
1,205.00	15	69.62	1,259.00	15	76.03
1,206.00	15	69.75	1,260.00	15	76.15
1,207.00	15	69.86	1,261.00	15	76.27
1,208.00	15	69.97	1,262.00	15	76.39
1,209.00	15	70.09	1,263.00	15	76.51
1,210.00	15	70.20	1,264.00	15	76.64
1,211.00	15	70.32	1,265.00	15	76.76
1,212.00	15	70.44	1,266.00	15	76.88
1,213.00	15	70.55	1,267.00	15	77.00
1,214.00	15	70.67	1,268.00	15	77.12
1,215.00	15	70.79	1,269.00	15	77.25
1,216.00	15	70.90	1,270.00	15	77.37
1,217.00	15	71.02	1,271.00	15	77.50
1,218.00	15	71.14	1,272.00	15	77.61
1,219.00	15	71.26	1,273.00	16	77.75
1,220.00	15	71.37	1,274.00	16	77.86
1,221.00	15	71.50	1,275.00	16	77.98
1,222.00	15	71.61	1,276.00	16	78.11
1,223.00	15	71.73	1,277.00	16	78.23
1,224.00	15	71.84	1,278.00	16	78.35
1,225.00	15	71.96	1,279.00	16	78.48
1,226.00	15	72.08	1,280.00	16	78.60
1,227.00	15	72.20	1,281.00	16	78.72
1,228.00	15	72.31	1,282.00	16	78.85
1,229.00	15	72.43	1,283.00	16	78.97
1,230.00	15	72.55	1,284.00	16	79.10
1,231.00	15	72.67	1,285.00	16	79.22
1,232.00	15	72.79	1,286.00	16	79.34
1,233.00	15	72.91	1,287.00	16	79.47
1,234.00	15	73.03	1,288.00	16	79.59
1,235.00	15	73.14	1,289.00	16	79.72
1,236.00	15	73.26	1,290.00	16	79.84
1,237.00	15	73.38	1,291.00	16	79.97
1,238.00	15	73.50	1,292.00	16	80.09
1,239.00	15	73.62	1,293.00	16	80.22
1,240.00	15	73.75	1,294.00	16	80.34
1,241.00	15	73.86	1,295.00	16	80.47
1,242.00	15	73.98	1,296.00	16	80.59

3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,513.00	19	110.29	1,567.00	19	118.47
1,514.00	19	110.43	1,568.00	19	118.62
1,515.00	19	110.58	1,569.00	19	118.78
1,516.00	19	110.73	1,570.00	19	118.93
1,517.00	19	110.88	1,571.00	19	119.09
1,518.00	19	111.03	1,572.00	19	119.25
1,519.00	19	111.18	1,573.00	19	119.40
1,520.00	19	111.33	1,574.00	19	119.55
1,521.00	19	111.48	1,575.00	19	119.71
1,522.00	19	111.63	1,576.00	19	119.86
1,523.00	19	111.78	1,577.00	19	120.02
1,524.00	19	111.93	1,578.00	19	120.17
1,525.00	19	112.08	1,579.00	19	120.33
1,526.00	19	112.23	1,580.00	19	120.50
1,527.00	19	112.38	1,581.00	19	120.64
1,528.00	19	112.53	1,582.00	19	120.80
1,529.00	19	112.68	1,583.00	19	120.95
1,530.00	19	112.82	1,584.00	19	121.11
1,531.00	19	112.98	1,585.00	19	121.27
1,532.00	19	113.13	1,586.00	19	121.42
1,533.00	19	113.28	1,587.00	19	121.58
1,534.00	19	113.43	1,588.00	19	121.75
1,535.00	19	113.58	1,589.00	20	121.89
1,536.00	19	113.73	1,590.00	20	122.05
1,537.00	19	113.88	1,591.00	20	122.21
1,538.00	19	114.03	1,592.00	20	122.36
1,539.00	19	114.18	1,593.00	20	122.52
1,540.00	19	114.34	1,594.00	20	122.68
1,541.00	19	114.50	1,595.00	20	122.84
1,542.00	19	114.64	1,596.00	20	123.00
1,543.00	19	114.79	1,597.00	20	123.15
1,544.00	19	114.94	1,598.00	20	123.31
1,545.00	19	115.10	1,599.00	20	123.47
1,546.00	19	115.25	1,600.00	20	123.63
1,547.00	19	115.40	1,601.00	20	123.78
1,548.00	19	115.55	1,602.00	20	123.94
1,549.00	19	115.70	1,603.00	20	124.10
1,550.00	19	115.86	1,604.00	20	124.26
1,551.00	19	116.01	1,605.00	20	124.42
1,552.00	19	116.16	1,606.00	20	124.58
1,553.00	19	116.32	1,607.00	20	124.75
1,554.00	19	116.47	1,608.00	20	124.90
1,555.00	19	116.62	1,609.00	20	125.05
1,556.00	19	116.77	1,610.00	20	125.21
1,557.00	19	116.93	1,611.00	20	125.37
1,558.00	19	117.08	1,612.00	20	125.53
1,559.00	19	117.25	1,613.00	20	125.69
1,560.00	19	117.39	1,614.00	20	125.85
1,561.00	19	117.54	1,615.00	20	126.01
1,562.00	19	117.70	1,616.00	20	126.17
1,563.00	19	117.85	1,617.00	20	126.33
1,564.00	19	118.00	1,618.00	20	126.50
1,565.00	19	118.16	1,619.00	20	126.65
1,566.00	19	118.31	1,620.00	20	126.81

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,621.00	20	126.97	1,675.00	21	135.80
1,622.00	20	127.13	1,676.00	21	135.97
1,623.00	20	127.29	1,677.00	21	136.14
1,624.00	20	127.45	1,678.00	21	136.30
1,625.00	20	127.62	1,679.00	21	136.47
1,626.00	20	127.78	1,680.00	21	136.64
1,627.00	20	127.94	1,681.00	21	136.81
1,628.00	20	128.10	1,682.00	21	136.97
1,629.00	20	128.26	1,683.00	21	137.14
1,630.00	20	128.42	1,684.00	21	137.31
1,631.00	20	128.58	1,685.00	21	137.48
1,632.00	20	128.75	1,686.00	21	137.64
1,633.00	20	128.91	1,687.00	21	137.81
1,634.00	20	129.07	1,688.00	21	137.98
1,635.00	20	129.23	1,689.00	21	138.15
1,636.00	20	129.39	1,690.00	21	138.32
1,637.00	20	129.56	1,691.00	21	138.48
1,638.00	20	129.72	1,692.00	21	138.65
1,639.00	20	129.88	1,693.00	21	138.82
1,640.00	20	130.04	1,694.00	21	139.00
1,641.00	20	130.21	1,695.00	21	139.16
1,642.00	20	130.37	1,696.00	21	139.33
1,643.00	20	130.53	1,697.00	21	139.50
1,644.00	20	130.69	1,698.00	21	139.67
1,645.00	20	130.86	1,699.00	21	139.83
1,646.00	20	131.02	1,700.00	21	140.00
1,647.00	20	131.18	1,701.00	21	140.17
1,648.00	20	131.35	1,702.00	21	140.34
1,649.00	20	131.51	1,703.00	21	140.51
1,650.00	20	131.67	1,704.00	21	140.68
1,651.00	20	131.84	1,705.00	21	140.85
1,652.00	20	132.00	1,706.00	21	141.02
1,653.00	20	132.17	1,707.00	21	141.19
1,654.00	20	132.33	1,708.00	21	141.36
1,655.00	20	132.50	1,709.00	21	141.53
1,656.00	20	132.66	1,710.00	21	141.70
1,657.00	20	132.82	1,711.00	21	141.87
1,658.00	20	133.00	1,712.00	21	142.04
1,659.00	20	133.15	1,713.00	21	142.22
1,660.00	20	133.32	1,714.00	21	142.39
1,661.00	20	133.48	1,715.00	21	142.56
1,662.00	20	133.65	1,716.00	21	142.73
1,663.00	20	133.81	1,717.00	21	142.90
1,664.00	20	133.98	1,718.00	21	143.07
1,665.00	20	134.14	1,719.00	21	143.25
1,666.00	21	134.31	1,720.00	21	143.41
1,667.00	21	134.47	1,721.00	21	143.59
1,668.00	21	134.64	1,722.00	21	143.76
1,669.00	21	134.81	1,723.00	21	143.93
1,670.00	21	134.97	1,724.00	21	144.10
1,671.00	21	135.14	1,725.00	21	144.27
1,672.00	21	135.30	1,726.00	21	144.45
1,673.00	21	135.47	1,727.00	21	144.62
1,674.00	21	135.64	1,728.00	21	144.79

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3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,297.00	16	80.72	1,351.00	16	87.64
1,298.00	16	80.84	1,352.00	16	87.77
1,299.00	16	80.97	1,353.00	17	87.90
1,300.00	16	81.09	1,354.00	17	88.03
1,301.00	16	81.22	1,355.00	17	88.17
1,302.00	16	81.34	1,356.00	17	88.30
1,303.00	16	81.47	1,357.00	17	88.43
1,304.00	16	81.60	1,358.00	17	88.56
1,305.00	16	81.72	1,359.00	17	88.69
1,306.00	16	81.85	1,360.00	17	88.83
1,307.00	16	81.98	1,361.00	17	88.96
1,308.00	16	82.10	1,362.00	17	89.09
1,309.00	16	82.23	1,363.00	17	89.22
1,310.00	16	82.36	1,364.00	17	89.35
1,311.00	16	82.48	1,365.00	17	89.50
1,312.00	16	82.61	1,366.00	17	89.62
1,313.00	16	82.75	1,367.00	17	89.75
1,314.00	16	82.86	1,368.00	17	89.88
1,315.00	16	83.00	1,369.00	17	90.02
1,316.00	16	83.12	1,370.00	17	90.15
1,317.00	16	83.25	1,371.00	17	90.28
1,318.00	16	83.37	1,372.00	17	90.42
1,319.00	16	83.50	1,373.00	17	90.55
1,320.00	16	83.63	1,374.00	17	90.68
1,321.00	16	83.76	1,375.00	17	90.82
1,322.00	16	83.88	1,376.00	17	90.95
1,323.00	16	84.01	1,377.00	17	91.09
1,324.00	16	84.14	1,378.00	17	91.22
1,325.00	16	84.27	1,379.00	17	91.35
1,326.00	16	84.40	1,380.00	17	91.50
1,327.00	16	84.53	1,381.00	17	91.62
1,328.00	16	84.65	1,382.00	17	91.76
1,329.00	16	84.78	1,383.00	17	91.89
1,330.00	16	84.91	1,384.00	17	92.02
1,331.00	16	85.04	1,385.00	17	92.16
1,332.00	16	85.17	1,386.00	17	92.29
1,333.00	16	85.30	1,387.00	17	92.43
1,334.00	16	85.43	1,388.00	17	92.56
1,335.00	16	85.56	1,389.00	17	92.70
1,336.00	16	85.69	1,390.00	17	92.83
1,337.00	16	85.82	1,391.00	17	92.97
1,338.00	16	85.95	1,392.00	17	93.11
1,339.00	16	86.08	1,393.00	17	93.25
1,340.00	16	86.21	1,394.00	17	93.38
1,341.00	16	86.34	1,395.00	17	93.51
1,342.00	16	86.47	1,396.00	17	93.65
1,343.00	16	86.60	1,397.00	17	93.78
1,344.00	16	86.73	1,398.00	17	93.92
1,345.00	16	86.86	1,399.00	17	94.06
1,346.00	16	87.00	1,400.00	17	94.19
1,347.00	16	87.12	1,401.00	17	94.33
1,348.00	16	87.25	1,402.00	17	94.47
1,349.00	16	87.38	1,403.00	17	94.60
1,350.00	16	87.51	1,404.00	17	94.75

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,405.00	17	94.88	1,459.00	18	102.42
1,406.00	17	95.01	1,460.00	18	102.56
1,407.00	17	95.15	1,461.00	18	102.71
1,408.00	17	95.29	1,462.00	18	102.85
1,409.00	17	95.42	1,463.00	18	103.00
1,410.00	17	95.56	1,464.00	18	103.14
1,411.00	17	95.70	1,465.00	18	103.28
1,412.00	17	95.84	1,466.00	18	103.42
1,413.00	17	95.97	1,467.00	18	103.57
1,414.00	17	96.11	1,468.00	18	103.71
1,415.00	17	96.25	1,469.00	18	103.85
1,416.00	17	96.39	1,470.00	18	104.00
1,417.00	17	96.53	1,471.00	18	104.14
1,418.00	17	96.66	1,472.00	18	104.29
1,419.00	17	96.80	1,473.00	18	104.43
1,420.00	17	96.94	1,474.00	18	104.57
1,421.00	17	97.08	1,475.00	18	104.72
1,422.00	17	97.22	1,476.00	18	104.86
1,423.00	17	97.36	1,477.00	18	105.01
1,424.00	17	97.50	1,478.00	18	105.15
1,425.00	17	97.63	1,479.00	18	105.30
1,426.00	17	97.77	1,480.00	18	105.44
1,427.00	17	97.91	1,481.00	18	105.59
1,428.00	17	98.05	1,482.00	18	105.73
1,429.00	17	98.19	1,483.00	18	105.88
1,430.00	17	98.33	1,484.00	18	106.02
1,431.00	17	98.47	1,485.00	18	106.17
1,432.00	18	98.61	1,486.00	18	106.31
1,433.00	18	98.75	1,487.00	18	106.46
1,434.00	18	98.89	1,488.00	18	106.61
1,435.00	18	99.03	1,489.00	18	106.75
1,436.00	18	99.17	1,490.00	18	106.90
1,437.00	18	99.31	1,491.00	18	107.04
1,438.00	18	99.45	1,492.00	18	107.19
1,439.00	18	99.59	1,493.00	18	107.34
1,440.00	18	99.73	1,494.00	18	107.48
1,441.00	18	99.87	1,495.00	18	107.63
1,442.00	18	100.01	1,496.00	18	107.78
1,443.00	18	100.15	1,497.00	18	107.92
1,444.00	18	100.29	1,498.00	18	108.07
1,445.00	18	100.44	1,499.00	18	108.22
1,446.00	18	100.58	1,500.00	18	108.36
1,447.00	18	100.72	1,501.00	18	108.51
1,448.00	18	100.86	1,502.00	18	108.66
1,449.00	18	101.00	1,503.00	18	108.81
1,450.00	18	101.14	1,504.00	18	108.95
1,451.00	18	101.28	1,505.00	18	109.10
1,452.00	18	101.43	1,506.00	18	109.25
1,453.00	18	101.57	1,507.00	18	109.40
1,454.00	18	101.71	1,508.00	18	109.54
1,455.00	18	101.85	1,509.00	18	109.69
1,456.00	18	102.00	1,510.00	18	109.84
1,457.00	18	102.14	1,511.00	19	110.00
1,458.00	18	102.28	1,512.00	19	110.14

3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,729.00	21	144.96	1,783.00	22	154.46
1,730.00	21	145.14	1,784.00	22	154.64
1,731.00	21	145.31	1,785.00	22	154.82
1,732.00	21	145.48	1,786.00	22	155.00
1,733.00	21	145.66	1,787.00	22	155.17
1,734.00	21	145.83	1,788.00	22	155.35
1,735.00	21	146.00	1,789.00	22	155.53
1,736.00	21	146.18	1,790.00	22	155.71
1,737.00	21	146.35	1,791.00	22	155.89
1,738.00	21	146.52	1,792.00	22	156.07
1,739.00	21	146.70	1,793.00	22	156.25
1,740.00	21	146.87	1,794.00	22	156.43
1,741.00	21	147.05	1,795.00	22	156.61
1,742.00	21	147.22	1,796.00	22	156.79
1,743.00	22	147.39	1,797.00	22	156.97
1,744.00	22	147.57	1,798.00	22	157.15
1,745.00	22	147.75	1,799.00	22	157.34
1,746.00	22	147.92	1,800.00	22	157.52
1,747.00	22	148.09	1,801.00	22	157.70
1,748.00	22	148.27	1,802.00	22	157.88
1,749.00	22	148.44	1,803.00	22	158.06
1,750.00	22	148.62	1,804.00	22	158.25
1,751.00	22	148.79	1,805.00	22	158.42
1,752.00	22	148.97	1,806.00	22	158.60
1,753.00	22	149.14	1,807.00	22	158.79
1,754.00	22	149.32	1,808.00	22	158.97
1,755.00	22	149.50	1,809.00	22	159.15
1,756.00	22	149.67	1,810.00	22	159.33
1,757.00	22	149.85	1,811.00	22	159.51
1,758.00	22	150.02	1,812.00	22	159.70
1,759.00	22	150.20	1,813.00	22	159.88
1,760.00	22	150.37	1,814.00	22	160.06
1,761.00	22	150.55	1,815.00	22	160.25
1,762.00	22	150.73	1,816.00	22	160.43
1,763.00	22	150.90	1,817.00	22	160.61
1,764.00	22	151.08	1,818.00	22	160.79
1,765.00	22	151.26	1,819.00	22	160.97
1,766.00	22	151.43	1,820.00	23	161.16
1,767.00	22	151.61	1,821.00	23	161.34
1,768.00	22	151.79	1,822.00	23	161.52
1,769.00	22	151.96	1,823.00	23	161.71
1,770.00	22	152.14	1,824.00	23	161.89
1,771.00	22	152.32	1,825.00	23	162.07
1,772.00	22	152.50	1,826.00	23	162.26
1,773.00	22	152.67	1,827.00	23	162.44
1,774.00	22	152.85	1,828.00	23	162.63
1,775.00	22	153.03	1,829.00	23	162.81
1,776.00	22	153.21	1,830.00	23	163.00
1,777.00	22	153.39	1,831.00	23	163.18
1,778.00	22	153.57	1,832.00	23	163.36
1,779.00	22	153.75	1,833.00	23	163.55
1,780.00	22	153.92	1,834.00	23	163.73
1,781.00	22	154.10	1,835.00	23	163.92
1,782.00	22	154.28	1,836.00	23	164.10
1,837.00	23	164.29	1,891.00	23	174.46
1,838.00	23	164.47	1,892.00	23	174.65
1,839.00	23	164.66	1,893.00	23	174.84
1,840.00	23	164.84	1,894.00	23	175.03
1,841.00	23	165.03	1,895.00	24	175.23
1,842.00	23	165.22	1,896.00	24	175.42
1,843.00	23	165.40	1,897.00	24	175.61
1,844.00	23	165.59	1,898.00	24	175.80
1,845.00	23	165.77	1,899.00	24	176.00
1,846.00	23	165.96	1,900.00	24	176.19
1,847.00	23	166.15	1,901.00	24	176.38
1,848.00	23	166.33	1,902.00	24	176.57
1,849.00	23	166.52	1,903.00	24	176.76
1,850.00	23	166.71	1,904.00	24	176.96
1,851.00	23	166.89	1,905.00	24	177.15
1,852.00	23	167.08	1,906.00	24	177.34
1,853.00	23	167.27	1,907.00	24	177.54
1,854.00	23	167.45	1,908.00	24	177.73
1,855.00	23	167.64	1,909.00	24	177.92
1,856.00	23	167.83	1,910.00	24	178.12
1,857.00	23	168.02	1,911.00	24	178.31
1,858.00	23	168.20	1,912.00	24	178.51
1,859.00	23	168.39	1,913.00	24	178.70
1,860.00	23	168.58	1,914.00	24	178.89
1,861.00	23	168.77	1,915.00	24	179.09
1,862.00	23	168.95	1,916.00	24	179.28
1,863.00	23	169.14	1,917.00	24	179.48
1,864.00	23	169.33	1,918.00	24	179.67
1,865.00	23	169.52	1,919.00	24	179.87
1,866.00	23	169.71	1,920.00	24	180.06
1,867.00	23	169.90	1,921.00	24	180.26
1,868.00	23	170.08	1,922.00	24	180.45
1,869.00	23	170.27	1,923.00	24	180.65
1,870.00	23	170.46	1,924.00	24	180.84
1,871.00	23	170.65	1,925.00	24	181.04
1,872.00	23	170.84	1,926.00	24	181.23
1,873.00	23	171.03	1,927.00	24	181.43
1,874.00	23	171.22	1,928.00	24	181.63
1,875.00	23	171.41	1,929.00	24	181.82
1,876.00	23	171.60	1,930.00	24	182.02
1,877.00	23	171.79	1,931.00	24	182.21
1,878.00	23	171.98	1,932.00	24	182.41
1,879.00	23	172.17	1,933.00	24	182.61
1,880.00	23	172.36	1,934.00	24	182.80
1,881.00	23	172.55	1,935.00	24	183.00
1,882.00	23	172.75	1,936.00	24	183.20
1,883.00	23	172.93	1,937.00	24	183.39
1,884.00	23	173.12	1,938.00	24	183.59
1,885.00	23	173.31	1,939.00	24	183.79
1,886.00	23	173.50	1,940.00	24	183.98
1,887.00	23	173.69	1,941.00	24	184.18
1,888.00	23	173.88	1,942.00	24	184.38
1,889.00	23	174.08	1,943.00	24	184.58
1,890.00	23	174.27	1,944.00	24	184.77

3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,945.00	24	184.97	1,999.00	25	195.83
1,946.00	24	185.17	2,000.00	25	196.04
1,947.00	24	185.37	2,001.00	25	196.25
1,948.00	24	185.57	2,002.00	25	196.45
1,949.00	24	185.76	2,003.00	25	196.65
1,950.00	24	185.96	2,004.00	25	196.86
1,951.00	24	186.16	2,005.00	25	197.06
1,952.00	24	186.36	2,006.00	25	197.27
1,953.00	24	186.56	2,007.00	25	197.47
1,954.00	24	186.76	2,008.00	25	197.68
1,955.00	24	186.96	2,009.00	25	197.88
1,956.00	24	187.16	2,010.00	25	198.09
1,957.00	24	187.36	2,011.00	25	198.29
1,958.00	24	187.56	2,012.00	25	198.50
1,959.00	24	187.75	2,013.00	25	198.71
1,960.00	24	187.95	2,014.00	25	198.91
1,961.00	24	188.15	2,015.00	25	199.12
1,962.00	24	188.35	2,016.00	25	199.33
1,963.00	24	188.55	2,017.00	25	199.53
1,964.00	24	188.75	2,018.00	25	199.75
1,965.00	24	188.95	2,019.00	25	199.95
1,966.00	24	189.15	2,020.00	25	200.15
1,967.00	24	189.36	2,021.00	25	200.36
1,968.00	24	189.56	2,022.00	25	200.57
1,969.00	24	189.76	2,023.00	25	200.77
1,970.00	24	189.96	2,024.00	25	200.98
1,971.00	25	190.16	2,025.00	25	201.19
1,972.00	25	190.36	2,026.00	25	201.40
1,973.00	25	190.56	2,027.00	25	201.60
1,974.00	25	190.76	2,028.00	25	201.81
1,975.00	25	190.96	2,029.00	25	202.02
1,976.00	25	191.16	2,030.00	25	202.23
1,977.00	25	191.37	2,031.00	25	202.44
1,978.00	25	191.57	2,032.00	25	202.64
1,979.00	25	191.77	2,033.00	25	202.85
1,980.00	25	191.97	2,034.00	25	203.06
1,981.00	25	192.17	2,035.00	25	203.27
1,982.00	25	192.38	2,036.00	25	203.48
1,983.00	25	192.58	2,037.00	25	203.69
1,984.00	25	192.78	2,038.00	25	203.90
1,985.00	25	192.98	2,039.00	25	204.11
1,986.00	25	193.19	2,040.00	25	204.31
1,987.00	25	193.39	2,041.00	25	204.52
1,988.00	25	193.59	2,042.00	25	204.73
1,989.00	25	193.80	2,043.00	25	204.94
1,990.00	25	194.00	2,044.00	25	205.15
1,991.00	25	194.20	2,045.00	26	205.36
1,992.00	25	194.41	2,046.00	26	205.57
1,993.00	25	194.61	2,047.00	26	205.78
1,994.00	25	194.81	2,048.00	26	206.00
1,995.00	25	195.02	2,049.00	26	206.20
1,996.00	25	195.22	2,050.00	26	206.41
1,997.00	25	195.42	2,051.00	26	206.62
1,998.00	25	195.63	2,052.00	26	206.84

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,053.00	26	207.05	2,107.00	26	218.61
2,054.00	26	207.26	2,108.00	26	218.83
2,055.00	26	207.47	2,109.00	26	219.05
2,056.00	26	207.68	2,110.00	26	219.27
2,057.00	26	207.89	2,111.00	26	219.48
2,058.00	26	208.10	2,112.00	26	219.70
2,059.00	26	208.31	2,113.00	26	219.92
2,060.00	26	208.53	2,114.00	26	220.14
2,061.00	26	208.75	2,115.00	26	220.36
2,062.00	26	208.95	2,116.00	26	220.58
2,063.00	26	209.16	2,117.00	26	220.79
2,064.00	26	209.37	2,118.00	26	221.01
2,065.00	26	209.59	2,119.00	27	221.23
2,066.00	26	209.80	2,120.00	27	221.45
2,067.00	26	210.01	2,121.00	27	221.67
2,068.00	26	210.22	2,122.00	27	221.89
2,069.00	26	210.44	2,123.00	27	222.11
2,070.00	26	210.65	2,124.00	27	222.33
2,071.00	26	210.86	2,125.00	27	222.55
2,072.00	26	211.08	2,126.00	27	222.77
2,073.00	26	211.29	2,127.00	27	223.00
2,074.00	26	211.50	2,128.00	27	223.21
2,075.00	26	211.72	2,129.00	27	223.43
2,076.00	26	211.93	2,130.00	27	223.65
2,077.00	26	212.14	2,131.00	27	223.87
2,078.00	26	212.36	2,132.00	27	224.09
2,079.00	26	212.57	2,133.00	27	224.31
2,080.00	26	212.78	2,134.00	27	224.53
2,081.00	26	213.00	2,135.00	27	224.75
2,082.00	26	213.21	2,136.00	27	224.97
2,083.00	26	213.43	2,137.00	27	225.19
2,084.00	26	213.64	2,138.00	27	225.42
2,085.00	26	213.86	2,139.00	27	225.64
2,086.00	26	214.07	2,140.00	27	225.86
2,087.00	26	214.29	2,141.00	27	226.08
2,088.00	26	214.50	2,142.00	27	226.30
2,089.00	26	214.72	2,143.00	27	226.52
2,090.00	26	214.93	2,144.00	27	226.75
2,091.00	26	215.15	2,145.00	27	226.97
2,092.00	26	215.36	2,146.00	27	227.19
2,093.00	26	215.58	2,147.00	27	227.41
2,094.00	26	215.80	2,148.00	27	227.64
2,095.00	26	216.01	2,149.00	27	227.86
2,096.00	26	216.23	2,150.00	27	228.08
2,097.00	26	216.44	2,151.00	27	228.30
2,098.00	26	216.66	2,152.00	27	228.53
2,099.00	26	216.88	2,153.00	27	228.75
2,100.00	26	217.09	2,154.00	27	228.97
2,101.00	26	217.31	2,155.00	27	229.20
2,102.00	26	217.53	2,156.00	27	229.42
2,103.00	26	217.75	2,157.00	27	229.64
2,104.00	26	217.96	2,158.00	27	229.87
2,105.00	26	218.18	2,159.00	27	230.09
2,106.00	26	218.40	2,160.00	27	230.32

Student Loan Interest Calculations
3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,161.00	27	230.54	2,215.00	28	242.83
2,162.00	27	230.76	2,216.00	28	243.06
2,163.00	27	231.00	2,217.00	28	243.29
2,164.00	27	231.21	2,218.00	28	243.52
2,165.00	27	231.44	2,219.00	28	243.75
2,166.00	27	231.66	2,220.00	28	244.00
2,167.00	27	231.89	2,221.00	28	244.22
2,168.00	27	232.11	2,222.00	28	244.45
2,169.00	27	232.34	2,223.00	28	244.68
2,170.00	27	232.56	2,224.00	28	244.91
2,171.00	27	232.79	2,225.00	28	245.14
2,172.00	27	233.01	2,226.00	28	245.38
2,173.00	27	233.25	2,227.00	28	245.61
2,174.00	27	233.46	2,228.00	28	245.84
2,175.00	27	233.69	2,229.00	28	246.07
2,176.00	27	233.92	2,230.00	28	246.31
2,177.00	27	234.14	2,231.00	28	246.54
2,178.00	27	234.37	2,232.00	28	246.77
2,179.00	27	234.60	2,233.00	28	247.01
2,180.00	27	234.82	2,234.00	28	247.25
2,181.00	27	235.05	2,235.00	28	247.47
2,182.00	27	235.28	2,236.00	28	247.71
2,183.00	27	235.50	2,237.00	28	247.94
2,184.00	27	235.73	2,238.00	28	248.17
2,185.00	27	235.96	2,239.00	28	248.41
2,186.00	27	236.18	2,240.00	28	248.64
2,187.00	27	236.41	2,241.00	28	248.88
2,188.00	27	236.64	2,242.00	28	249.11
2,189.00	27	236.87	2,243.00	28	249.34
2,190.00	27	237.09	2,244.00	28	249.58
2,191.00	27	237.32	2,245.00	28	249.81
2,192.00	27	237.55	2,246.00	28	250.05
2,193.00	28	237.78	2,247.00	28	250.28
2,194.00	28	238.01	2,248.00	28	250.52
2,195.00	28	238.23	2,249.00	28	250.75
2,196.00	28	238.46	2,250.00	28	251.00
2,197.00	28	238.69	2,251.00	28	251.22
2,198.00	28	238.92	2,252.00	28	251.46
2,199.00	28	239.15	2,253.00	28	251.70
2,200.00	28	239.38	2,254.00	28	251.93
2,201.00	28	239.61	2,255.00	28	252.17
2,202.00	28	239.84	2,256.00	28	252.40
2,203.00	28	240.07	2,257.00	28	252.64
2,204.00	28	240.30	2,258.00	28	252.88
2,205.00	28	240.53	2,259.00	28	253.11
2,206.00	28	240.76	2,260.00	28	253.35
2,207.00	28	241.00	2,261.00	28	253.59
2,208.00	28	241.22	2,262.00	28	253.82
2,209.00	28	241.45	2,263.00	28	254.06
2,210.00	28	241.68	2,264.00	28	254.30
2,211.00	28	241.91	2,265.00	28	254.53
2,212.00	28	242.14	2,266.00	29	254.77
2,213.00	28	242.37	2,267.00	29	255.01
2,214.00	28	242.60	2,268.00	29	255.25

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,269.00	29	255.48	2,323.00	29	268.51
2,270.00	29	255.72	2,324.00	29	268.76
2,271.00	29	255.96	2,325.00	29	269.00
2,272.00	29	256.20	2,326.00	29	269.25
2,273.00	29	256.44	2,327.00	29	269.50
2,274.00	29	256.68	2,328.00	29	269.75
2,275.00	29	256.91	2,329.00	29	269.98
2,276.00	29	257.15	2,330.00	29	270.23
2,277.00	29	257.39	2,331.00	29	270.47
2,278.00	29	257.63	2,332.00	29	270.72
2,279.00	29	257.87	2,333.00	29	270.96
2,280.00	29	258.11	2,334.00	29	271.21
2,281.00	29	258.35	2,335.00	29	271.46
2,282.00	29	258.59	2,336.00	29	271.70
2,283.00	29	258.83	2,337.00	29	271.95
2,284.00	29	259.07	2,338.00	30	272.20
2,285.00	29	259.31	2,339.00	30	272.44
2,286.00	29	259.55	2,340.00	30	272.69
2,287.00	29	259.79	2,341.00	30	272.94
2,288.00	29	260.03	2,342.00	30	273.18
2,289.00	29	260.27	2,343.00	30	273.43
2,290.00	29	260.51	2,344.00	30	273.68
2,291.00	29	260.75	2,345.00	30	273.93
2,292.00	29	261.00	2,346.00	30	274.17
2,293.00	29	261.23	2,347.00	30	274.42
2,294.00	29	261.47	2,348.00	30	274.67
2,295.00	29	261.71	2,349.00	30	274.92
2,296.00	29	261.95	2,350.00	30	275.17
2,297.00	29	262.19	2,351.00	30	275.41
2,298.00	29	262.43	2,352.00	30	275.66
2,299.00	29	262.68	2,353.00	30	275.91
2,300.00	29	262.92	2,354.00	30	276.16
2,301.00	29	263.16	2,355.00	30	276.41
2,302.00	29	263.40	2,356.00	30	276.66
2,303.00	29	263.64	2,357.00	30	276.91
2,304.00	29	263.89	2,358.00	30	277.15
2,305.00	29	264.13	2,359.00	30	277.40
2,306.00	29	264.37	2,360.00	30	277.65
2,307.00	29	264.61	2,361.00	30	277.90
2,308.00	29	264.86	2,362.00	30	278.15
2,309.00	29	265.10	2,363.00	30	278.40
2,310.00	29	265.34	2,364.00	30	278.65
2,311.00	29	265.58	2,365.00	30	278.90
2,312.00	29	265.83	2,366.00	30	279.15
2,313.00	29	266.07	2,367.00	30	279.40
2,314.00	29	266.31	2,368.00	30	279.65
2,315.00	29	266.56	2,369.00	30	279.90
2,316.00	29	266.80	2,370.00	30	280.15
2,317.00	29	267.05	2,371.00	30	280.41
2,318.00	29	267.29	2,372.00	30	280.66
2,319.00	29	267.53	2,373.00	30	280.91
2,320.00	29	267.78	2,374.00	30	281.16
2,321.00	29	268.02	2,375.00	30	281.41
2,322.00	29	268.27	2,376.00	30	281.66

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3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,377.00	30	281.91	2,431.00	31	295.69
2,378.00	30	282.17	2,432.00	31	295.95
2,379.00	30	282.42	2,433.00	31	296.21
2,380.00	30	282.67	2,434.00	31	296.47
2,381.00	30	282.92	2,435.00	31	296.73
2,382.00	30	283.17	2,436.00	31	297.00
2,383.00	30	283.43	2,437.00	31	297.25
2,384.00	30	283.68	2,438.00	31	297.51
2,385.00	30	283.93	2,439.00	31	297.77
2,386.00	30	284.18	2,440.00	31	298.03
2,387.00	30	284.44	2,441.00	31	298.29
2,388.00	30	284.69	2,442.00	31	298.55
2,389.00	30	284.94	2,443.00	31	298.81
2,390.00	30	285.20	2,444.00	31	299.07
2,391.00	30	285.45	2,445.00	31	299.33
2,392.00	30	285.70	2,446.00	31	299.59
2,393.00	30	285.96	2,447.00	31	299.85
2,394.00	30	286.21	2,448.00	31	300.11
2,395.00	30	286.46	2,449.00	31	300.37
2,396.00	30	286.72	2,450.00	31	300.63
2,397.00	30	286.97	2,451.00	31	300.90
2,398.00	30	287.23	2,452.00	31	301.16
2,399.00	30	287.48	2,453.00	31	301.42
2,400.00	30	287.75	2,454.00	31	301.68
2,401.00	30	288.00	2,455.00	31	301.94
2,402.00	30	288.25	2,456.00	31	302.20
2,403.00	30	288.50	2,457.00	31	302.47
2,404.00	30	288.76	2,458.00	31	302.73
2,405.00	30	289.01	2,459.00	31	303.00
2,406.00	30	289.27	2,460.00	31	303.25
2,407.00	30	289.52	2,461.00	31	303.52
2,408.00	30	289.78	2,462.00	31	303.78
2,409.00	30	290.03	2,463.00	31	304.04
2,410.00	31	290.29	2,464.00	31	304.31
2,411.00	31	290.55	2,465.00	31	304.57
2,412.00	31	290.80	2,466.00	31	304.83
2,413.00	31	291.06	2,467.00	31	305.09
2,414.00	31	291.31	2,468.00	31	305.36
2,415.00	31	291.57	2,469.00	31	305.62
2,416.00	31	291.83	2,470.00	31	305.89
2,417.00	31	292.09	2,471.00	31	306.15
2,418.00	31	292.34	2,472.00	31	306.41
2,419.00	31	292.60	2,473.00	31	306.68
2,420.00	31	292.86	2,474.00	31	306.94
2,421.00	31	293.11	2,475.00	31	307.21
2,422.00	31	293.37	2,476.00	31	307.47
2,423.00	31	293.63	2,477.00	31	307.75
2,424.00	31	293.89	2,478.00	31	308.00
2,425.00	31	294.14	2,479.00	31	308.27
2,426.00	31	294.40	2,480.00	31	308.53
2,427.00	31	294.66	2,481.00	31	308.80
2,428.00	31	294.92	2,482.00	32	309.06
2,429.00	31	295.18	2,483.00	32	309.33
2,430.00	31	295.44	2,484.00	32	309.59

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,485.00	32	309.86	2,539.00	32	324.41
2,486.00	32	310.13	2,540.00	32	324.69
2,487.00	32	310.39	2,541.00	32	324.96
2,488.00	32	310.66	2,542.00	32	325.23
2,489.00	32	310.92	2,543.00	32	325.51
2,490.00	32	311.19	2,544.00	32	325.78
2,491.00	32	311.46	2,545.00	32	326.05
2,492.00	32	311.72	2,546.00	32	326.33
2,493.00	32	312.00	2,547.00	32	326.60
2,494.00	32	312.26	2,548.00	32	326.88
2,495.00	32	312.53	2,549.00	32	327.15
2,496.00	32	312.79	2,550.00	32	327.42
2,497.00	32	313.06	2,551.00	32	327.70
2,498.00	32	313.33	2,552.00	32	327.97
2,499.00	32	313.59	2,553.00	33	328.25
2,500.00	32	313.86	2,554.00	33	328.52
2,501.00	32	314.13	2,555.00	33	328.80
2,502.00	32	314.40	2,556.00	33	329.07
2,503.00	32	314.67	2,557.00	33	329.35
2,504.00	32	314.94	2,558.00	33	329.63
2,505.00	32	315.20	2,559.00	33	329.90
2,506.00	32	315.47	2,560.00	33	330.18
2,507.00	32	315.75	2,561.00	33	330.45
2,508.00	32	316.01	2,562.00	33	330.73
2,509.00	32	316.28	2,563.00	33	331.01
2,510.00	32	316.55	2,564.00	33	331.28
2,511.00	32	316.82	2,565.00	33	331.56
2,512.00	32	317.09	2,566.00	33	331.84
2,513.00	32	317.36	2,567.00	33	332.11
2,514.00	32	317.63	2,568.00	33	332.39
2,515.00	32	317.90	2,569.00	33	332.67
2,516.00	32	318.17	2,570.00	33	332.94
2,517.00	32	318.44	2,571.00	33	333.22
2,518.00	32	318.71	2,572.00	33	333.50
2,519.00	32	318.98	2,573.00	33	333.78
2,520.00	32	319.25	2,574.00	33	334.05
2,521.00	32	319.52	2,575.00	33	334.33
2,522.00	32	319.79	2,576.00	33	334.61
2,523.00	32	320.06	2,577.00	33	334.89
2,524.00	32	320.33	2,578.00	33	335.17
2,525.00	32	320.60	2,579.00	33	335.44
2,526.00	32	320.87	2,580.00	33	335.72
2,527.00	32	321.14	2,581.00	33	336.00
2,528.00	32	321.42	2,582.00	33	336.28
2,529.00	32	321.69	2,583.00	33	336.56
2,530.00	32	321.96	2,584.00	33	336.84
2,531.00	32	322.23	2,585.00	33	337.12
2,532.00	32	322.50	2,586.00	33	337.40
2,533.00	32	322.78	2,587.00	33	337.68
2,534.00	32	323.05	2,588.00	33	337.96
2,535.00	32	323.32	2,589.00	33	338.25
2,536.00	32	323.59	2,590.00	33	338.52
2,537.00	32	323.87	2,591.00	33	338.80
2,538.00	32	324.14	2,592.00	33	339.08

3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,593.00	33	339.36	2,647.00	34	354.70
2,594.00	33	339.64	2,648.00	34	355.00
2,595.00	33	339.92	2,649.00	34	355.28
2,596.00	33	340.20	2,650.00	34	355.56
2,597.00	33	340.48	2,651.00	34	355.85
2,598.00	33	340.76	2,652.00	34	356.14
2,599.00	33	341.04	2,653.00	34	356.43
2,600.00	33	341.32	2,654.00	34	356.72
2,601.00	33	341.61	2,655.00	34	357.01
2,602.00	33	341.89	2,656.00	34	357.30
2,603.00	33	342.17	2,657.00	34	357.58
2,604.00	33	342.45	2,658.00	34	357.87
2,605.00	33	342.73	2,659.00	34	358.16
2,606.00	33	343.01	2,660.00	34	358.45
2,607.00	33	343.30	2,661.00	34	358.75
2,608.00	33	343.58	2,662.00	34	359.03
2,609.00	33	343.86	2,663.00	34	359.32
2,610.00	33	344.14	2,664.00	34	359.61
2,611.00	33	344.43	2,665.00	34	359.90
2,612.00	33	344.71	2,666.00	34	360.19
2,613.00	33	345.00	2,667.00	34	360.48
2,614.00	33	345.28	2,668.00	34	360.77
2,615.00	33	345.56	2,669.00	34	361.06
2,616.00	33	345.84	2,670.00	34	361.36
2,617.00	33	346.13	2,671.00	34	361.65
2,618.00	33	346.41	2,672.00	34	361.94
2,619.00	33	346.69	2,673.00	34	362.23
2,620.00	33	346.98	2,674.00	34	362.52
2,621.00	33	347.26	2,675.00	34	362.81
2,622.00	33	347.55	2,676.00	34	363.10
2,623.00	34	347.83	2,677.00	34	363.40
2,624.00	34	348.12	2,678.00	34	363.69
2,625.00	34	348.40	2,679.00	34	363.98
2,626.00	34	348.69	2,680.00	34	364.27
2,627.00	34	348.97	2,681.00	34	364.57
2,628.00	34	349.26	2,682.00	34	364.86
2,629.00	34	349.54	2,683.00	34	365.15
2,630.00	34	349.83	2,684.00	34	365.44
2,631.00	34	350.11	2,685.00	34	365.75
2,632.00	34	350.40	2,686.00	34	366.03
2,633.00	34	350.68	2,687.00	34	366.32
2,634.00	34	350.97	2,688.00	34	366.62
2,635.00	34	351.26	2,689.00	34	366.91
2,636.00	34	351.54	2,690.00	34	367.20
2,637.00	34	351.83	2,691.00	34	367.50
2,638.00	34	352.11	2,692.00	34	367.79
2,639.00	34	352.40	2,693.00	35	368.09
2,640.00	34	352.69	2,694.00	35	368.38
2,641.00	34	352.98	2,695.00	35	368.67
2,642.00	34	353.26	2,696.00	35	368.97
2,643.00	34	353.55	2,697.00	35	369.26
2,644.00	34	353.84	2,698.00	35	369.56
2,645.00	34	354.12	2,699.00	35	369.85
2,646.00	34	354.41	2,700.00	35	370.15

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,701.00	35	370.44	2,755.00	35	386.59
2,702.00	35	370.75	2,756.00	35	386.90
2,703.00	35	371.03	2,757.00	35	387.20
2,704.00	35	371.33	2,758.00	35	387.50
2,705.00	35	371.63	2,759.00	35	387.81
2,706.00	35	371.92	2,760.00	35	388.11
2,707.00	35	372.22	2,761.00	35	388.41
2,708.00	35	372.51	2,762.00	36	388.72
2,709.00	35	372.81	2,763.00	36	389.02
2,710.00	35	373.11	2,764.00	36	389.32
2,711.00	35	373.40	2,765.00	36	389.63
2,712.00	35	373.70	2,766.00	36	389.93
2,713.00	35	374.00	2,767.00	36	390.25
2,714.00	35	374.29	2,768.00	36	390.54
2,715.00	35	374.59	2,769.00	36	390.85
2,716.00	35	374.89	2,770.00	36	391.15
2,717.00	35	375.19	2,771.00	36	391.46
2,718.00	35	375.48	2,772.00	36	391.76
2,719.00	35	375.78	2,773.00	36	392.07
2,720.00	35	376.08	2,774.00	36	392.37
2,721.00	35	376.38	2,775.00	36	392.68
2,722.00	35	376.68	2,776.00	36	392.98
2,723.00	35	376.97	2,777.00	36	393.29
2,724.00	35	377.27	2,778.00	36	393.60
2,725.00	35	377.57	2,779.00	36	393.90
2,726.00	35	377.87	2,780.00	36	394.21
2,727.00	35	378.17	2,781.00	36	394.51
2,728.00	35	378.47	2,782.00	36	394.82
2,729.00	35	378.77	2,783.00	36	395.13
2,730.00	35	379.07	2,784.00	36	395.44
2,731.00	35	379.36	2,785.00	36	395.75
2,732.00	35	379.66	2,786.00	36	396.05
2,733.00	35	379.96	2,787.00	36	396.36
2,734.00	35	380.26	2,788.00	36	396.66
2,735.00	35	380.56	2,789.00	36	396.97
2,736.00	35	380.86	2,790.00	36	397.28
2,737.00	35	381.16	2,791.00	36	397.59
2,738.00	35	381.46	2,792.00	36	397.90
2,739.00	35	381.77	2,793.00	36	398.20
2,740.00	35	382.07	2,794.00	36	398.51
2,741.00	35	382.37	2,795.00	36	398.82
2,742.00	35	382.67	2,796.00	36	399.13
2,743.00	35	382.97	2,797.00	36	399.44
2,744.00	35	383.27	2,798.00	36	399.75
2,745.00	35	383.57	2,799.00	36	400.06
2,746.00	35	383.87	2,800.00	36	400.36
2,747.00	35	384.17	2,801.00	36	400.67
2,748.00	35	384.48	2,802.00	36	400.98
2,749.00	35	384.78	2,803.00	36	401.29
2,750.00	35	385.08	2,804.00	36	401.60
2,751.00	35	385.38	2,805.00	36	401.91
2,752.00	35	385.68	2,806.00	36	402.22
2,753.00	35	386.00	2,807.00	36	402.53
2,754.00	35	386.29	2,808.00	36	402.84

3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,809.00	36	403.15	2,863.00	37	420.13
2,810.00	36	403.46	2,864.00	37	420.45
2,811.00	36	403.77	2,865.00	37	420.77
2,812.00	36	404.09	2,866.00	37	421.09
2,813.00	36	404.40	2,867.00	37	421.40
2,814.00	36	404.71	2,868.00	37	421.72
2,815.00	36	405.02	2,869.00	37	422.04
2,816.00	36	405.33	2,870.00	37	422.36
2,817.00	36	405.64	2,871.00	37	422.68
2,818.00	36	405.95	2,872.00	37	423.00
2,819.00	36	406.27	2,873.00	37	423.32
2,820.00	36	406.58	2,874.00	37	423.64
2,821.00	36	406.89	2,875.00	37	423.96
2,822.00	36	407.20	2,876.00	37	424.28
2,823.00	36	407.51	2,877.00	37	424.60
2,824.00	36	407.83	2,878.00	37	424.92
2,825.00	36	408.14	2,879.00	37	425.25
2,826.00	36	408.45	2,880.00	37	425.56
2,827.00	36	408.77	2,881.00	37	425.88
2,828.00	36	409.08	2,882.00	37	426.20
2,829.00	36	409.39	2,883.00	37	426.52
2,830.00	36	409.71	2,884.00	37	426.85
2,831.00	37	410.02	2,885.00	37	427.17
2,832.00	37	410.33	2,886.00	37	427.50
2,833.00	37	410.65	2,887.00	37	427.81
2,834.00	37	410.96	2,888.00	37	428.13
2,835.00	37	411.28	2,889.00	37	428.45
2,836.00	37	411.59	2,890.00	37	428.78
2,837.00	37	411.90	2,891.00	37	429.10
2,838.00	37	412.22	2,892.00	37	429.42
2,839.00	37	412.53	2,893.00	37	429.75
2,840.00	37	412.85	2,894.00	37	430.07
2,841.00	37	413.16	2,895.00	37	430.39
2,842.00	37	413.48	2,896.00	37	430.71
2,843.00	37	413.79	2,897.00	37	431.03
2,844.00	37	414.11	2,898.00	37	431.36
2,845.00	37	414.42	2,899.00	38	431.68
2,846.00	37	414.75	2,900.00	38	432.00
2,847.00	37	415.06	2,901.00	38	432.33
2,848.00	37	415.37	2,902.00	38	432.65
2,849.00	37	415.69	2,903.00	38	432.98
2,850.00	37	416.00	2,904.00	38	433.30
2,851.00	37	416.32	2,905.00	38	433.62
2,852.00	37	416.64	2,906.00	38	433.95
2,853.00	37	416.95	2,907.00	38	434.27
2,854.00	37	417.27	2,908.00	38	434.60
2,855.00	37	417.59	2,909.00	38	434.92
2,856.00	37	417.91	2,910.00	38	435.25
2,857.00	37	418.22	2,911.00	38	435.57
2,858.00	37	418.54	2,912.00	38	435.90
2,859.00	37	418.86	2,913.00	38	436.22
2,860.00	37	419.18	2,914.00	38	436.55
2,861.00	37	419.50	2,915.00	38	436.88
2,862.00	37	419.81	2,916.00	38	437.20

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,917.00	38	437.53	2,971.00	39	455.35
2,918.00	38	437.85	2,972.00	39	455.68
2,919.00	38	438.18	2,973.00	39	456.02
2,920.00	38	438.51	2,974.00	39	456.35
2,921.00	38	438.83	2,975.00	39	456.69
2,922.00	38	439.16	2,976.00	39	457.02
2,923.00	38	439.50	2,977.00	39	457.36
2,924.00	38	439.81	2,978.00	39	457.69
2,925.00	38	440.14	2,979.00	39	458.03
2,926.00	38	440.47	2,980.00	39	458.36
2,927.00	38	440.80	2,981.00	39	458.70
2,928.00	38	441.12	2,982.00	39	459.03
2,929.00	38	441.45	2,983.00	39	459.37
2,930.00	38	441.78	2,984.00	39	459.71
2,931.00	38	442.11	2,985.00	39	460.04
2,932.00	38	442.44	2,986.00	39	460.38
2,933.00	38	442.76	2,987.00	39	460.71
2,934.00	38	443.09	2,988.00	39	461.05
2,935.00	38	443.42	2,989.00	39	461.39
2,936.00	38	443.75	2,990.00	39	461.72
2,937.00	38	444.08	2,991.00	39	462.06
2,938.00	38	444.41	2,992.00	39	462.40
2,939.00	38	444.75	2,993.00	39	462.73
2,940.00	38	445.07	2,994.00	39	463.07
2,941.00	38	445.40	2,995.00	39	463.41
2,942.00	38	445.73	2,996.00	39	463.75
2,943.00	38	446.06	2,997.00	39	464.09
2,944.00	38	446.39	2,998.00	39	464.42
2,945.00	38	446.72	2,999.00	39	464.76
2,946.00	38	447.05	3,000.00	39	465.10
2,947.00	38	447.38	3,001.00	39	465.44
2,948.00	38	447.71	3,002.00	39	465.78
2,949.00	38	448.04	3,003.00	39	466.12
2,950.00	38	448.37	3,004.00	39	466.45
2,951.00	38	448.70	3,005.00	39	466.79
2,952.00	38	449.03	3,006.00	39	467.13
2,953.00	38	449.36	3,007.00	39	467.47
2,954.00	38	449.69	3,008.00	39	467.81
2,955.00	38	450.02	3,009.00	39	468.15
2,956.00	38	450.36	3,010.00	39	468.50
2,957.00	38	450.69	3,011.00	39	468.83
2,958.00	38	451.02	3,012.00	39	469.17
2,959.00	38	451.35	3,013.00	39	469.51
2,960.00	38	451.68	3,014.00	39	469.85
2,961.00	38	452.02	3,015.00	39	470.19
2,962.00	38	452.35	3,016.00	39	470.53
2,963.00	38	452.68	3,017.00	39	470.87
2,964.00	38	453.02	3,018.00	39	471.21
2,965.00	38	453.35	3,019.00	39	471.55
2,966.00	38	453.68	3,020.00	39	471.90
2,967.00	39	454.02	3,021.00	39	472.25
2,968.00	39	454.35	3,022.00	39	472.58
2,969.00	39	454.68	3,023.00	39	472.92
2,970.00	39	455.02	3,024.00	39	473.26

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3% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest
3,025.00	39	473.60
3,026.00	39	473.95
3,027.00	39	474.29
3,028.00	39	474.63
3,029.00	39	474.97
3,030.00	39	475.32
3,031.00	39	475.66
3,032.00	39	476.00
3,033.00	39	476.35
3,034.00	40	476.69
3,035.00	40	477.03
3,036.00	40	477.38
3,037.00	40	477.72
3,038.00	40	478.06
3,039.00	40	478.41
3,040.00	40	478.75
3,041.00	40	479.10
3,042.00	40	479.44
3,043.00	40	479.79
3,044.00	40	480.13
3,045.00	40	480.48
3,046.00	40	480.82
3,047.00	40	481.17
3,048.00	40	481.51
3,049.00	40	481.86
3,050.00	40	482.20
3,051.00	40	482.55
3,052.00	40	482.89
3,053.00	40	483.25
3,054.00	40	483.59
3,055.00	40	483.93
3,056.00	40	484.28
3,057.00	40	484.63
3,058.00	40	484.97
3,059.00	40	485.32
3,060.00	40	485.67
3,061.00	40	486.02
3,062.00	40	486.36
3,063.00	40	486.71
3,064.00	40	487.06
3,065.00	40	487.41
3,066.00	40	487.75
3,067.00	40	488.10
3,068.00	40	488.45
3,069.00	40	488.80
3,070.00	40	489.15
3,071.00	40	489.50
3,072.00	40	489.85
3,073.00	40	490.20
3,074.00	40	490.55
3,075.00	40	490.89
3,076.00	40	491.25
3,077.00	40	491.59
3,078.00	40	491.94
3,079.00	40	492.2[illegible]
3,080.00	40	492.6[illegible]
3,081.00	40	493.0[illegible]
3,082.00	40	493.3[illegible]
3,083.00	40	493.7[illegible]
3,084.00	40	494.0[illegible]
3,085.00	40	494.4[illegible]
3,086.00	40	494.7[illegible]
3,087.00	40	495.1[illegible]
3,088.00	40	495.4[illegible]
3,089.00	40	495.8[illegible]
3,090.00	40	496.1[illegible]
3,091.00	40	496.5[illegible]
3,092.00	40	496.86
3,093.00	40	497.2[illegible]
3,094.00	40	497.56
3,095.00	40	497.9[illegible]
3,096.00	40	498.2[illegible]
3,097.00	40	498.6[illegible]
3,098.00	40	498.9[illegible]
3,099.00	40	499.3[illegible]
3,100.00	40	499.6[illegible]

APPENDIX F

Student Loan Interest Calculations
4% Monthly Repayment Chart at $30.00

4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1.00	1		55.00	2	.25
2.00	1		56.00	2	.25
3.00	1		57.00	2	.26
4.00	1		58.00	2	.27
5.00	1		59.00	2	.28
6.00	1		60.00	3	.29
7.00	1		61.00	3	.29
8.00	1		62.00	3	.30
9.00	1		63.00	3	.31
10.00	1	.01	64.00	3	.32
11.00	1	.01	65.00	3	.33
12.00	1	.01	66.00	3	.34
13.00	1	.02	67.00	3	.35
14.00	1	.02	68.00	3	.36
15.00	1	.02	69.00	3	.37
16.00	1	.03	70.00	3	.38
17.00	1	.03	71.00	3	.39
18.00	1	.03	72.00	3	.39
19.00	1	.04	73.00	3	.40
20.00	1	.04	74.00	3	.41
21.00	1	.04	75.00	3	.42
22.00	1	.05	76.00	3	.43
23.00	1	.05	77.00	3	.45
24.00	1	.06	78.00	3	.46
25.00	1	.06	79.00	3	.47
26.00	1	.07	80.00	3	.48
27.00	1	.07	81.00	3	.50
28.00	1	.08	82.00	3	.50
29.00	1	.08	83.00	3	.51
30.00	2	.09	84.00	3	.52
31.00	2	.09	85.00	3	.53
32.00	2	.10	86.00	3	.54
33.00	2	.10	87.00	3	.55
34.00	2	.11	88.00	3	.57
35.00	2	.11	89.00	3	.58
36.00	2	.12	90.00	4	.59
37.00	2	.12	91.00	4	.60
38.00	2	.13	92.00	4	.61
39.00	2	.13	93.00	4	.62
40.00	2	.14	94.00	4	.64
41.00	2	.15	95.00	4	.65
42.00	2	.15	96.00	4	.66
43.00	2	.16	97.00	4	.67
44.00	2	.17	98.00	4	.69
45.00	2	.17	99.00	4	.70
46.00	2	.18	100.00	4	.71
47.00	2	.19	101.00	4	.73
48.00	2	.19	102.00	4	.75
49.00	2	.20	103.00	4	.75
50.00	2	.21	104.00	4	.76
51.00	2	.22	105.00	4	.78
52.00	2	.22	106.00	4	.79
53.00	2	.23	107.00	4	.81
54.00	2	.25	108.00	4	.82

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
109.00	4	.83	163.00	6	1.75
110.00	4	.85	164.00	6	1.77
111.00	4	.86	165.00	6	1.79
112.00	4	.88	166.00	6	1.81
113.00	4	.89	167.00	6	1.83
114.00	4	.90	168.00	6	1.86
115.00	4	.92	169.00	6	1.88
116.00	4	.93	170.00	6	1.90
117.00	4	.95	171.00	6	1.92
118.00	4	.96	172.00	6	1.94
119.00	4	.98	173.00	6	1.96
120.00	5	1.00	174.00	6	1.98
121.00	5	1.01	175.00	6	2.00
122.00	5	1.02	176.00	6	2.02
123.00	5	1.04	177.00	6	2.05
124.00	5	1.06	178.00	7	2.07
125.00	5	1.07	179.00	7	2.09
126.00	5	1.09	180.00	7	2.11
127.00	5	1.10	181.00	7	2.13
128.00	5	1.12	182.00	7	2.16
129.00	5	1.13	183.00	7	2.18
130.00	5	1.15	184.00	7	2.20
131.00	5	1.17	185.00	7	2.22
132.00	5	1.18	186.00	7	2.25
133.00	5	1.20	187.00	7	2.27
134.00	5	1.22	188.00	7	2.29
135.00	5	1.23	189.00	7	2.32
136.00	5	1.25	190.00	7	2.34
137.00	5	1.27	191.00	7	2.36
138.00	5	1.29	192.00	7	2.39
139.00	5	1.30	193.00	7	2.41
140.00	5	1.32	194.00	7	2.43
141.00	5	1.34	195.00	7	2.46
142.00	5	1.36	196.00	7	2.48
143.00	5	1.37	197.00	7	2.50
144.00	5	1.39	198.00	7	2.53
145.00	5	1.41	199.00	7	2.55
146.00	5	1.43	200.00	7	2.58
147.00	5	1.45	201.00	7	2.60
148.00	5	1.46	202.00	7	2.63
149.00	6	1.48	203.00	7	2.65
150.00	6	1.50	204.00	7	2.68
151.00	6	1.52	205.00	7	2.70
152.00	6	1.54	206.00	7	2.73
153.00	6	1.56	207.00	7	2.75
154.00	6	1.58	208.00	8	2.78
155.00	6	1.60	209.00	8	2.80
156.00	6	1.61	210.00	8	2.83
157.00	6	1.63	211.00	8	2.85
158.00	6	1.65	212.00	8	2.88
159.00	6	1.67	213.00	8	2.91
160.00	6	1.69	214.00	8	2.93
161.00	6	1.71	215.00	8	2.96
162.00	6	1.73	216.00	8	2.98

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4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
217.00	8	3.01	271.00	10	4.61
218.00	8	3.04	272.00	10	4.64
219.00	8	3.06	273.00	10	4.67
220.00	8	3.09	274.00	10	4.71
221.00	8	3.12	275.00	10	4.75
222.00	8	3.14	276.00	10	4.77
223.00	8	3.17	277.00	10	4.81
224.00	8	3.20	278.00	10	4.84
225.00	8	3.22	279.00	10	4.87
226.00	8	3.25	280.00	10	4.91
227.00	8	3.28	281.00	10	4.94
228.00	8	3.31	282.00	10	4.97
229.00	8	3.34	283.00	10	5.01
230.00	8	3.36	284.00	10	5.04
231.00	8	3.39	285.00	10	5.08
232.00	8	3.42	286.00	10	5.11
233.00	8	3.45	287.00	10	5.15
234.00	8	3.48	288.00	10	5.18
235.00	8	3.50	289.00	10	5.22
236.00	8	3.53	290.00	10	5.25
237.00	9	3.56	291.00	10	5.29
238.00	9	3.59	292.00	10	5.32
239.00	9	3.62	293.00	10	5.36
240.00	9	3.65	294.00	10	5.39
241.00	9	3.68	295.00	11	5.43
242.00	9	3.71	296.00	11	5.46
243.00	9	3.75	297.00	11	5.50
244.00	9	3.77	298.00	11	5.54
245.00	9	3.80	299.00	11	5.57
246.00	9	3.83	300.00	11	5.61
247.00	9	3.85	301.00	11	5.64
248.00	9	3.88	302.00	11	5.68
249.00	9	3.91	303.00	11	5.72
250.00	9	3.95	304.00	11	5.75
251.00	9	3.98	305.00	11	5.79
252.00	9	4.01	306.00	11	5.83
253.00	9	4.04	307.00	11	5.86
254.00	9	4.07	308.00	11	5.90
255.00	9	4.10	309.00	11	5.94
256.00	9	4.13	310.00	11	5.98
257.00	9	4.16	311.00	11	6.01
258.00	9	4.19	312.00	11	6.05
259.00	9	4.22	313.00	11	6.09
260.00	9	4.25	314.00	11	6.13
261.00	9	4.29	315.00	11	6.16
262.00	9	4.32	316.00	11	6.20
263.00	9	4.35	317.00	11	6.25
264.00	9	4.38	318.00	11	6.28
265.00	9	4.41	319.00	11	6.32
266.00	10	4.44	320.00	11	6.36
267.00	10	4.48	321.00	11	6.39
268.00	10	4.51	322.00	11	6.43
269.00	10	4.54	323.00	11	6.47
270.00	10	4.57	324.00	12	6.51

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
325.00	12	6.55	379.00	13	8.84
326.00	12	6.59	380.00	13	8.89
327.00	12	6.63	381.00	13	8.93
328.00	12	6.67	382.00	14	8.98
329.00	12	6.71	383.00	14	9.03
330.00	12	6.75	384.00	14	9.07
331.00	12	6.79	385.00	14	9.12
332.00	12	6.83	386.00	14	9.16
333.00	12	6.87	387.00	14	9.21
334.00	12	6.91	388.00	14	9.26
335.00	12	6.95	389.00	14	9.30
336.00	12	7.00	390.00	14	9.35
337.00	12	7.03	391.00	14	9.40
338.00	12	7.07	392.00	14	9.45
339.00	12	7.11	393.00	14	9.50
340.00	12	7.15	394.00	14	9.54
341.00	12	7.19	395.00	14	9.59
342.00	12	7.23	396.00	14	9.64
343.00	12	7.27	397.00	14	9.68
344.00	12	7.32	398.00	14	9.73
345.00	12	7.36	399.00	14	9.78
346.00	12	7.40	400.00	14	9.83
347.00	12	7.44	401.00	14	9.88
348.00	12	7.48	402.00	14	9.92
349.00	12	7.52	403.00	14	9.97
350.00	12	7.57	404.00	14	10.02
351.00	12	7.61	405.00	14	10.07
352.00	12	7.65	406.00	14	10.12
353.00	13	7.69	407.00	14	10.17
354.00	13	7.75	408.00	14	10.22
355.00	13	7.78	409.00	14	10.27
356.00	13	7.82	410.00	15	10.32
357.00	13	7.87	411.00	15	10.37
358.00	13	7.91	412.00	15	10.42
359.00	13	7.95	413.00	15	10.47
360.00	13	8.00	414.00	15	10.52
361.00	13	8.04	415.00	15	10.57
362.00	13	8.08	416.00	15	10.62
363.00	13	8.13	417.00	15	10.67
364.00	13	8.17	418.00	15	10.72
365.00	13	8.21	419.00	15	10.77
366.00	13	8.26	420.00	15	10.82
367.00	13	8.30	421.00	15	10.87
368.00	13	8.35	422.00	15	10.92
369.00	13	8.39	423.00	15	10.97
370.00	13	8.44	424.00	15	11.02
371.00	13	8.48	425.00	15	11.07
372.00	13	8.52	426.00	15	11.12
373.00	13	8.57	427.00	15	11.18
374.00	13	8.61	428.00	15	11.23
375.00	13	8.66	429.00	15	11.28
376.00	13	8.70	430.00	15	11.33
377.00	13	8.75	431.00	15	11.38
378.00	13	8.80	432.00	15	11.43

4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
433.00	15	11.50	487.00	17	14.50
434.00	15	11.54	488.00	17	14.55
435.00	15	11.59	489.00	17	14.61
436.00	15	11.64	490.00	17	14.67
437.00	15	11.70	491.00	17	14.73
438.00	15	11.75	492.00	17	14.79
439.00	16	11.80	493.00	17	14.85
440.00	16	11.86	494.00	17	14.91
441.00	16	11.91	495.00	17	14.97
442.00	16	11.96	496.00	18	15.03
443.00	16	12.02	497.00	18	15.09
444.00	16	12.07	498.00	18	15.15
445.00	16	12.12	499.00	18	15.21
446.00	16	12.18	500.00	18	15.27
447.00	16	12.23	501.00	18	15.33
448.00	16	12.29	502.00	18	15.39
449.00	16	12.34	503.00	18	15.45
450.00	16	12.39	504.00	18	15.51
451.00	16	12.45	505.00	18	15.57
452.00	16	12.50	506.00	18	15.63
453.00	16	12.56	507.00	18	15.69
454.00	16	12.61	508.00	18	15.76
455.00	16	12.67	509.00	18	15.82
456.00	16	12.72	510.00	18	15.88
457.00	16	12.78	511.00	18	15.94
458.00	16	12.83	512.00	18	16.00
459.00	16	12.89	513.00	18	16.07
460.00	16	12.94	514.00	18	16.13
461.00	16	13.00	515.00	18	16.19
462.00	16	13.06	516.00	18	16.25
463.00	16	13.11	517.00	18	16.32
464.00	16	13.17	518.00	18	16.38
465.00	16	13.22	519.00	18	16.44
466.00	16	13.28	520.00	18	16.50
467.00	17	13.34	521.00	18	16.57
468.00	17	13.39	522.00	18	16.63
469.00	17	13.45	523.00	18	16.69
470.00	17	13.51	524.00	19	16.76
471.00	17	13.56	525.00	19	16.82
472.00	17	13.62	526.00	19	16.89
473.00	17	13.68	527.00	19	16.95
474.00	17	13.73	528.00	19	17.01
475.00	17	13.79	529.00	19	17.08
476.00	17	13.85	530.00	19	17.14
477.00	17	13.91	531.00	19	17.21
478.00	17	13.96	532.00	19	17.27
479.00	17	14.02	533.00	19	17.34
480.00	17	14.08	534.00	19	17.40
481.00	17	14.14	535.00	19	17.46
482.00	17	14.20	536.00	19	17.53
483.00	17	14.26	537.00	19	17.60
484.00	17	14.31	538.00	19	17.66
485.00	17	14.37	539.00	19	17.73
486.00	17	14.43	540.00	19	17.79

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
541.00	19	17.86	595.00	21	21.59
542.00	19	17.92	596.00	21	21.66
543.00	19	18.00	597.00	21	21.75
544.00	19	18.05	598.00	21	21.81
545.00	19	18.12	599.00	21	21.88
546.00	19	18.19	600.00	21	21.96
547.00	19	18.25	601.00	21	22.03
548.00	19	18.32	602.00	21	22.10
549.00	19	18.39	603.00	21	22.18
550.00	19	18.45	604.00	21	22.25
551.00	19	18.52	605.00	21	22.32
552.00	20	18.59	606.00	21	22.40
553.00	20	18.65	607.00	21	22.47
554.00	20	18.72	608.00	22	22.54
555.00	20	18.79	609.00	22	22.62
556.00	20	18.86	610.00	22	22.69
557.00	20	18.92	611.00	22	22.77
558.00	20	19.00	612.00	22	22.84
559.00	20	19.06	613.00	22	22.92
560.00	20	19.13	614.00	22	23.00
561.00	20	19.20	615.00	22	23.07
562.00	20	19.27	616.00	22	23.14
563.00	20	19.33	617.00	22	23.22
564.00	20	19.40	618.00	22	23.29
565.00	20	19.47	619.00	22	23.37
566.00	20	19.54	620.00	22	23.45
567.00	20	19.61	621.00	22	23.52
568.00	20	19.68	622.00	22	23.60
569.00	20	19.75	623.00	22	23.67
570.00	20	19.82	624.00	22	23.75
571.00	20	19.89	625.00	22	23.83
572.00	20	19.96	626.00	22	23.90
573.00	20	20.02	627.00	22	23.98
574.00	20	20.09	628.00	22	24.06
575.00	20	20.16	629.00	22	24.13
576.00	20	20.23	630.00	22	24.21
577.00	20	20.30	631.00	22	24.29
578.00	20	20.38	632.00	22	24.36
579.00	20	20.45	633.00	22	24.44
580.00	21	20.52	634.00	22	24.52
581.00	21	20.59	635.00	22	24.60
582.00	21	20.66	636.00	23	24.67
583.00	21	20.73	637.00	23	24.75
584.00	21	20.80	638.00	23	24.83
585.00	21	20.87	639.00	23	24.91
586.00	21	20.94	640.00	23	25.00
587.00	21	21.01	641.00	23	25.06
588.00	21	21.09	642.00	23	25.14
589.00	21	21.16	643.00	23	25.22
590.00	21	21.23	644.00	23	25.30
591.00	21	21.30	645.00	23	25.38
592.00	21	21.37	646.00	23	25.46
593.00	21	21.45	647.00	23	25.54
594.00	21	21.52	648.00	23	25.62

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4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
649.00	23	25.70	703.00	25	30.18
650.00	23	25.78	704.00	25	30.27
651.00	23	25.86	705.00	25	30.35
652.00	23	25.94	706.00	25	30.44
653.00	23	26.02	707.00	25	30.53
654.00	23	26.10	708.00	25	30.61
655.00	23	26.18	709.00	25	30.70
656.00	23	26.26	710.00	25	30.79
657.00	23	26.34	711.00	25	30.88
658.00	23	26.42	712.00	25	30.96
659.00	23	26.50	713.00	25	31.05
660.00	23	26.58	714.00	25	31.14
661.00	23	26.66	715.00	25	31.23
662.00	23	26.75	716.00	25	31.32
663.00	23	26.82	717.00	25	31.40
664.00	24	26.90	718.00	25	31.50
665.00	24	27.00	719.00	26	31.58
666.00	24	27.07	720.00	26	31.67
667.00	24	27.15	721.00	26	31.76
668.00	24	27.23	722.00	26	31.85
669.00	24	27.31	723.00	26	31.94
670.00	24	27.39	724.00	26	32.03
671.00	24	27.48	725.00	26	32.11
672.00	24	27.56	726.00	26	32.20
673.00	24	27.64	727.00	26	32.29
674.00	24	27.72	728.00	26	32.38
675.00	24	27.81	729.00	26	32.47
676.00	24	27.89	730.00	26	32.56
677.00	24	27.97	731.00	26	32.65
678.00	24	28.06	732.00	26	32.75
679.00	24	28.14	733.00	26	32.83
680.00	24	28.22	734.00	26	32.93
681.00	24	28.31	735.00	26	33.02
682.00	24	28.39	736.00	26	33.11
683.00	24	28.47	737.00	26	33.20
684.00	24	28.56	738.00	26	33.29
685.00	24	28.64	739.00	26	33.38
686.00	24	28.73	740.00	26	33.47
687.00	24	28.81	741.00	26	33.56
688.00	24	28.90	742.00	26	33.65
689.00	24	28.98	743.00	26	33.75
690.00	24	29.07	744.00	26	33.84
691.00	25	29.15	745.00	26	33.93
692.00	25	29.25	746.00	27	34.02
693.00	25	29.32	747.00	27	34.11
694.00	25	29.41	748.00	27	34.21
695.00	25	29.50	749.00	27	34.30
696.00	25	29.58	750.00	27	34.39
697.00	25	29.66	751.00	27	34.48
698.00	25	29.75	752.00	27	34.58
699.00	25	29.83	753.00	27	34.67
700.00	25	29.92	754.00	27	34.76
701.00	25	30.01	755.00	27	34.86
702.00	25	30.09	756.00	27	34.95
757.00	27	35.04	811.00	29	40.30
758.00	27	35.14	812.00	29	40.40
759.00	27	35.23	813.00	29	40.50
760.00	27	35.33	814.00	29	40.60
761.00	27	35.42	815.00	29	40.70
762.00	27	35.51	816.00	29	40.80
763.00	27	35.61	817.00	29	40.90
764.00	27	35.70	818.00	29	41.01
765.00	27	35.80	819.00	29	41.11
766.00	27	35.89	820.00	29	41.21
767.00	27	36.00	821.00	29	41.31
768.00	27	36.08	822.00	29	41.41
769.00	27	36.18	823.00	29	41.52
770.00	27	36.27	824.00	29	41.62
771.00	27	36.37	825.00	29	41.72
772.00	27	36.46	826.00	29	41.82
773.00	27	36.56	827.00	29	41.93
774.00	28	36.66	828.00	30	42.03
775.00	28	36.75	829.00	30	42.13
776.00	28	36.85	830.00	30	42.25
777.00	28	36.94	831.00	30	42.34
778.00	28	37.04	832.00	30	42.44
779.00	28	37.14	833.00	30	42.55
780.00	28	37.23	834.00	30	42.65
781.00	28	37.33	835.00	30	42.76
782.00	28	37.43	836.00	30	42.86
783.00	28	37.52	837.00	30	42.96
784.00	28	37.62	838.00	30	43.07
785.00	28	37.72	839.00	30	43.17
786.00	28	37.82	840.00	30	43.28
787.00	28	37.91	841.00	30	43.38
788.00	28	38.01	842.00	30	43.50
789.00	28	38.11	843.00	30	43.59
790.00	28	38.21	844.00	30	43.70
791.00	28	38.31	845.00	30	43.80
792.00	28	38.40	846.00	30	43.91
793.00	28	38.50	847.00	30	44.01
794.00	28	38.60	848.00	30	44.12
795.00	28	38.70	849.00	30	44.23
796.00	28	38.80	850.00	30	44.33
797.00	28	38.90	851.00	30	44.44
798.00	28	39.00	852.00	30	44.54
799.00	28	39.10	853.00	30	44.65
800.00	28	39.19	854.00	30	44.76
801.00	29	39.29	855.00	30	44.86
802.00	29	39.39	856.00	31	44.97
803.00	29	39.50	857.00	31	45.08
804.00	29	39.59	858.00	31	45.19
805.00	29	39.69	859.00	31	45.29
806.00	29	39.79	860.00	31	45.40
807.00	29	39.89	861.00	31	45.51
808.00	29	40.00	862.00	31	45.62
809.00	29	40.09	863.00	31	45.72
810.00	29	40.19	864.00	31	45.83

4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
865.00	31	45.94	919.00	33	51.98
866.00	31	46.05	920.00	33	52.10
867.00	31	46.16	921.00	33	52.21
868.00	31	46.26	922.00	33	52.33
869.00	31	46.37	923.00	33	52.44
870.00	31	46.48	924.00	33	52.56
871.00	31	46.59	925.00	33	52.68
872.00	31	46.70	926.00	33	52.79
873.00	31	46.81	927.00	33	52.91
874.00	31	46.92	928.00	33	53.03
875.00	31	47.03	929.00	33	53.14
876.00	31	47.14	930.00	33	53.26
877.00	31	47.25	931.00	33	53.38
878.00	31	47.36	932.00	33	53.50
879.00	31	47.47	933.00	33	53.61
880.00	31	47.58	934.00	33	53.73
881.00	31	47.69	935.00	33	53.85
882.00	31	47.80	936.00	33	53.97
883.00	32	47.91	937.00	34	54.08
884.00	32	48.02	938.00	34	54.20
885.00	32	48.13	939.00	34	54.32
886.00	32	48.25	940.00	34	54.44
887.00	32	48.35	941.00	34	54.56
888.00	32	48.46	942.00	34	54.68
889.00	32	48.57	943.00	34	54.79
890.00	32	48.69	944.00	34	54.91
891.00	32	48.80	945.00	34	55.03
892.00	32	48.91	946.00	34	55.15
893.00	32	49.02	947.00	34	55.27
894.00	32	49.13	948.00	34	55.39
895.00	32	49.25	949.00	34	55.51
896.00	32	49.36	950.00	34	55.63
897.00	32	49.47	951.00	34	55.75
898.00	32	49.58	952.00	34	55.87
899.00	32	49.70	953.00	34	56.00
900.00	32	49.81	954.00	34	56.11
901.00	32	49.92	955.00	34	56.23
902.00	32	50.04	956.00	34	56.35
903.00	32	50.15	957.00	34	56.47
904.00	32	50.26	958.00	34	56.59
905.00	32	50.38	959.00	34	56.71
906.00	32	50.50	960.00	34	56.84
907.00	32	50.60	961.00	34	56.96
908.00	32	50.72	962.00	34	57.08
909.00	32	50.83	963.00	35	57.20
910.00	33	50.95	964.00	35	57.32
911.00	33	51.06	965.00	35	57.44
912.00	33	51.17	966.00	35	57.57
913.00	33	51.29	967.00	35	57.69
914.00	33	51.40	968.00	35	57.81
915.00	33	51.52	969.00	35	57.93
916.00	33	51.63	970.00	35	58.06
917.00	33	51.75	971.00	35	58.18
918.00	33	51.86	972.00	35	58.30

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
973.00	35	58.42	1,027.00	37	65.28
974.00	35	58.55	1,028.00	37	65.41
975.00	35	58.67	1,029.00	37	65.54
976.00	35	58.79	1,030.00	37	65.67
977.00	35	58.92	1,031.00	37	65.80
978.00	35	59.04	1,032.00	37	65.93
979.00	35	59.16	1,033.00	37	66.06
980.00	35	59.29	1,034.00	37	66.19
981.00	35	59.41	1,035.00	37	66.33
982.00	35	59.54	1,036.00	37	66.46
983.00	35	59.66	1,037.00	37	66.59
984.00	35	59.79	1,038.00	37	66.72
985.00	35	59.91	1,039.00	37	66.85
986.00	35	60.04	1,040.00	37	67.00
987.00	35	60.16	1,041.00	37	67.12
988.00	35	60.29	1,042.00	37	67.25
989.00	35	60.41	1,043.00	38	67.38
990.00	36	60.54	1,044.00	38	67.52
991.00	36	60.66	1,045.00	38	67.65
992.00	36	60.79	1,046.00	38	67.78
993.00	36	60.91	1,047.00	38	67.92
994.00	36	61.04	1,048.00	38	68.05
995.00	36	61.17	1,049.00	38	68.18
996.00	36	61.29	1,050.00	38	68.32
997.00	36	61.42	1,051.00	38	68.45
998.00	36	61.54	1,052.00	38	68.59
999.00	36	61.67	1,053.00	38	68.72
1,000.00	36	61.80	1,054.00	38	68.86
1,001.00	36	61.93	1,055.00	38	69.00
1,002.00	36	62.05	1,056.00	38	69.12
1,003.00	36	62.18	1,057.00	38	69.26
1,004.00	36	62.31	1,058.00	38	69.39
1,005.00	36	62.43	1,059.00	38	69.53
1,006.00	36	62.56	1,060.00	37	69.67
1,007.00	36	62.69	1,061.00	38	69.80
1,008.00	36	62.82	1,062.00	38	69.94
1,009.00	36	62.95	1,063.00	38	70.07
1,010.00	36	63.07	1,064.00	38	70.21
1,011.00	36	63.20	1,065.00	38	70.34
1,012.00	36	63.33	1,066.00	38	70.48
1,013.00	36	63.46	1,067.00	38	70.62
1,014.00	36	63.59	1,068.00	38	70.75
1,015.00	36	63.72	1,069.00	38	70.89
1,016.00	36	63.85	1,070.00	39	71.03
1,017.00	37	63.98	1,071.00	39	71.16
1,018.00	37	64.10	1,072.00	39	71.30
1,019.00	37	64.23	1,073.00	39	71.44
1,020.00	37	64.36	1,074.00	39	71.57
1,021.00	37	64.50	1,075.00	39	71.71
1,022.00	37	64.62	1,076.00	39	71.85
1,023.00	37	64.75	1,077.00	39	72.00
1,024.00	37	64.88	1,078.00	39	72.13
1,025.00	37	65.01	1,079.00	39	72.26
1,026.00	37	65.14	1,080.00	39	72.40

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4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,081.00	39	72.54	1,135.00	41	80.22
1,082.00	39	72.68	1,136.00	41	80.37
1,083.00	39	72.82	1,137.00	41	80.52
1,084.00	39	72.96	1,138.00	41	80.66
1,085.00	39	73.09	1,139.00	41	80.81
1,086.00	39	73.23	1,140.00	41	80.96
1,087.00	39	73.37	1,141.00	41	81.10
1,088.00	39	73.51	1,142.00	41	81.25
1,089.00	39	73.65	1,143.00	41	81.40
1,090.00	39	73.79	1,144.00	41	81.55
1,091.00	39	73.93	1,145.00	41	81.69
1,092.00	39	74.07	1,146.00	41	81.84
1,093.00	39	74.21	1,147.00	41	82.00
1,094.00	39	74.35	1,148.00	42	82.14
1,095.00	39	74.50	1,149.00	42	82.29
1,096.00	40	74.63	1,150.00	42	82.43
1,097.00	40	74.77	1,151.00	42	82.58
1,098.00	40	74.91	1,152.00	42	82.73
1,099.00	40	75.05	1,153.00	42	82.88
1,100.00	40	75.20	1,154.00	42	83.03
1,101.00	40	75.34	1,155.00	42	83.18
1,102.00	40	75.48	1,156.00	42	83.33
1,103.00	40	75.62	1,157.00	42	83.48
1,104.00	40	75.76	1,158.00	42	83.63
1,105.00	40	75.90	1,159.00	42	83.78
1,106.00	40	76.05	1,160.00	42	83.93
1,107.00	40	76.19	1,161.00	42	84.08
1,108.00	40	76.33	1,162.00	42	84.23
1,109.00	40	76.47	1,163.00	42	84.38
1,110.00	40	76.61	1,164.00	42	84.53
1,111.00	40	76.76	1,165.00	42	84.68
1,112.00	40	76.90	1,166.00	42	84.83
1,113.00	40	77.04	1,167.00	42	84.98
1,114.00	40	77.19	1,168.00	42	85.13
1,115.00	40	77.33	1,169.00	42	85.28
1,116.00	40	77.47	1,170.00	42	85.43
1,117.00	40	77.62	1,171.00	42	85.58
1,118.00	40	77.76	1,172.00	42	85.73
1,119.00	40	77.90	1,173.00	42	85.89
1,120.00	40	78.05	1,174.00	43	86.04
1,121.00	40	78.19	1,175.00	43	86.19
1,122.00	41	78.34	1,176.00	43	86.34
1,123.00	41	78.48	1,177.00	43	86.50
1,124.00	41	78.62	1,178.00	43	86.65
1,125.00	41	78.77	1,179.00	43	86.80
1,126.00	41	78.91	1,180.00	43	86.95
1,127.00	41	79.06	1,181.00	43	87.11
1,128.00	41	79.20	1,182.00	43	87.26
1,129.00	41	79.35	1,183.00	43	87.41
1,130.00	41	79.50	1,184.00	43	87.56
1,131.00	41	79.64	1,185.00	43	87.72
1,132.00	41	79.79	1,186.00	43	87.87
1,133.00	41	79.93	1,187.00	43	88.03
1,134.00	41	80.08	1,188.00	43	88.18
1,189.00	43	88.33	1,243.00	45	96.87
1,190.00	43	88.50	1,244.00	45	97.04
1,191.00	43	88.64	1,245.00	45	97.20
1,192.00	43	88.80	1,246.00	45	97.36
1,193.00	43	88.95	1,247.00	45	97.52
1,194.00	43	89.11	1,248.00	45	97.69
1,195.00	43	89.26	1,249.00	45	97.85
1,196.00	43	89.42	1,250.00	45	98.01
1,197.00	43	89.57	1,251.00	45	98.18
1,198.00	43	89.73	1,252.00	46	98.34
1,199.00	43	89.88	1,253.00	46	98.50
1,200.00	44	90.04	1,254.00	46	98.67
1,201.00	44	90.19	1,255.00	46	98.83
1,202.00	44	90.35	1,256.00	46	99.00
1,203.00	44	90.51	1,257.00	46	99.16
1,204.00	44	90.66	1,258.00	46	99.32
1,205.00	44	90.82	1,259.00	46	99.50
1,206.00	44	90.98	1,260.00	46	99.65
1,207.00	44	91.13	1,261.00	46	99.82
1,208.00	44	91.29	1,262.00	46	99.98
1,209.00	44	91.45	1,263.00	46	100.15
1,210.00	44	91.60	1,264.00	46	100.31
1,211.00	44	91.76	1,265.00	46	100.48
1,212.00	44	91.92	1,266.00	46	100.64
1,213.00	44	92.08	1,267.00	46	100.81
1,214.00	44	92.23	1,268.00	46	100.97
1,215.00	44	92.39	1,269.00	46	101.14
1,216.00	44	92.55	1,270.00	46	101.31
1,217.00	44	92.71	1,271.00	46	101.47
1,218.00	44	92.87	1,272.00	46	101.64
1,219.00	44	93.02	1,273.00	46	101.81
1,220.00	44	93.18	1,274.00	46	101.97
1,221.00	44	93.34	1,275.00	46	102.14
1,222.00	44	93.50	1,276.00	46	102.31
1,223.00	44	93.66	1,277.00	46	102.47
1,224.00	44	93.82	1,278.00	47	102.64
1,225.00	44	93.98	1,279.00	47	102.81
1,226.00	45	94.14	1,280.00	47	102.98
1,227.00	45	94.30	1,281.00	47	103.14
1,228.00	45	94.46	1,282.00	47	103.31
1,229.00	45	94.62	1,283.00	47	103.48
1,230.00	45	94.78	1,284.00	47	103.65
1,231.00	45	94.94	1,285.00	47	103.82
1,232.00	45	95.10	1,286.00	47	104.00
1,233.00	45	95.26	1,287.00	47	104.15
1,234.00	45	95.42	1,288.00	47	104.32
1,235.00	45	95.58	1,289.00	47	104.50
1,236.00	45	95.75	1,290.00	47	104.66
1,237.00	45	95.90	1,291.00	47	104.83
1,238.00	45	96.06	1,292.00	47	105.00
1,239.00	45	96.23	1,293.00	47	105.17
1,240.00	45	96.39	1,294.00	47	105.34
1,241.00	45	96.55	1,295.00	47	105.51
1,242.00	45	96.71	1,296.00	47	105.68

4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,297.00	47	105.85	1,351.00	49	115.27
1,298.00	47	106.02	1,352.00	49	115.45
1,299.00	47	106.19	1,353.00	49	115.63
1,300.00	47	106.36	1,354.00	49	115.81
1,301.00	47	106.53	1,355.00	50	116.00
1,302.00	47	106.70	1,356.00	50	116.17
1,303.00	47	106.88	1,357.00	50	116.34
1,304.00	48	107.05	1,358.00	50	116.52
1,305.00	48	107.22	1,359.00	50	116.70
1,306.00	48	107.39	1,360.00	50	116.88
1,307.00	48	107.56	1,361.00	50	117.06
1,308.00	48	107.73	1,362.00	50	117.25
1,309.00	48	107.91	1,363.00	50	117.42
1,310.00	48	108.08	1,364.00	50	117.60
1,311.00	48	108.25	1,365.00	50	117.79
1,312.00	48	108.42	1,366.00	50	117.97
1,313.00	48	108.59	1,367.00	50	118.15
1,314.00	48	108.77	1,368.00	50	118.33
1,315.00	48	108.94	1,369.00	50	118.51
1,316.00	48	109.11	1,370.00	50	118.69
1,317.00	48	109.29	1,371.00	50	118.87
1,318.00	48	109.46	1,372.00	50	119.05
1,319.00	48	109.63	1,373.00	50	119.25
1,320.00	48	109.81	1,374.00	50	119.42
1,321.00	48	109.98	1,375.00	50	119.60
1,322.00	48	110.16	1,376.00	50	119.78
1,323.00	48	110.33	1,377.00	50	119.97
1,324.00	48	110.50	1,378.00	50	120.15
1,325.00	48	110.68	1,379.00	50	120.33
1,326.00	48	110.85	1,380.00	51	120.51
1,327.00	48	111.03	1,381.00	51	120.70
1,328.00	48	111.20	1,382.00	51	120.88
1,329.00	49	111.38	1,383.00	51	121.06
1,330.00	49	111.55	1,384.00	51	121.25
1,331.00	49	111.73	1,385.00	51	121.43
1,332.00	49	111.90	1,386.00	51	121.62
1,333.00	49	112.08	1,387.00	51	121.80
1,334.00	49	112.26	1,388.00	51	121.98
1,335.00	49	112.43	1,389.00	51	122.17
1,336.00	49	112.61	1,390.00	51	122.35
1,337.00	49	112.79	1,391.00	51	122.54
1,338.00	49	112.96	1,392.00	51	122.72
1,339.00	49	113.14	1,393.00	51	122.91
1,340.00	49	113.32	1,394.00	51	123.09
1,341.00	49	113.50	1,395.00	51	123.28
1,342.00	49	113.67	1,396.00	51	123.46
1,343.00	49	113.85	1,397.00	51	123.65
1,344.00	49	114.02	1,398.00	51	123.83
1,345.00	49	114.20	1,399.00	51	124.02
1,346.00	49	114.38	1,400.00	51	124.21
1,347.00	49	114.56	1,401.00	51	124.39
1,348.00	49	114.75	1,402.00	51	124.58
1,349.00	49	114.91	1,403.00	51	124.77
1,350.00	49	115.09	1,404.00	51	124.95

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,405.00	52	125.14	1,459.00	54	135.46
1,406.00	52	125.33	1,460.00	54	135.66
1,407.00	52	125.51	1,461.00	54	135.86
1,408.00	52	125.70	1,462.00	54	136.05
1,409.00	52	125.89	1,463.00	54	136.25
1,410.00	52	126.08	1,464.00	54	136.44
1,411.00	52	126.26	1,465.00	54	136.64
1,412.00	52	126.45	1,466.00	54	136.84
1,413.00	52	126.64	1,467.00	54	137.03
1,414.00	52	126.83	1,468.00	54	137.23
1,415.00	52	127.02	1,469.00	54	137.43
1,416.00	52	127.21	1,470.00	54	137.62
1,417.00	52	127.39	1,471.00	54	137.82
1,418.00	52	127.58	1,472.00	54	138.02
1,419.00	52	127.77	1,473.00	54	138.22
1,420.00	52	127.96	1,474.00	54	138.41
1,421.00	52	128.15	1,475.00	54	138.61
1,422.00	52	128.34	1,476.00	54	138.81
1,423.00	52	128.53	1,477.00	54	139.01
1,424.00	52	128.72	1,478.00	54	139.21
1,425.00	52	128.91	1,479.00	54	139.41
1,426.00	52	129.10	1,480.00	54	139.60
1,427.00	52	129.29	1,481.00	55	139.80
1,428.00	52	129.48	1,482.00	55	140.00
1,429.00	52	129.67	1,483.00	55	140.20
1,430.00	52	129.86	1,484.00	55	140.40
1,431.00	53	130.05	1,485.00	55	140.60
1,432.00	53	130.25	1,486.00	55	140.80
1,433.00	53	130.44	1,487.00	55	141.00
1,434.00	53	130.63	1,488.00	55	141.20
1,435.00	53	130.82	1,489.00	55	141.40
1,436.00	53	131.01	1,490.00	55	141.60
1,437.00	53	131.20	1,491.00	55	141.80
1,438.00	53	131.39	1,492.00	55	142.00
1,439.00	53	131.59	1,493.00	55	142.20
1,440.00	53	131.78	1,494.00	55	142.40
1,441.00	53	131.97	1,495.00	55	142.60
1,442.00	53	132.16	1,496.00	55	142.81
1,443.00	53	132.36	1,497.00	55	143.01
1,444.00	53	132.55	1,498.00	55	143.21
1,445.00	53	132.75	1,499.00	55	143.41
1,446.00	53	132.94	1,500.00	55	143.61
1,447.00	53	133.13	1,501.00	55	143.81
1,448.00	53	133.32	1,502.00	55	144.02
1,449.00	53	133.52	1,503.00	55	144.22
1,450.00	53	133.71	1,504.00	55	144.42
1,451.00	53	133.91	1,505.00	55	144.62
1,452.00	53	134.10	1,506.00	56	144.83
1,453.00	53	134.29	1,507.00	56	145.03
1,454.00	53	134.50	1,508.00	56	145.23
1,455.00	53	134.68	1,509.00	56	145.44
1,456.00	54	134.88	1,510.00	56	145.64
1,457.00	54	135.07	1,511.00	56	145.84
1,458.00	54	135.27	1,512.00	56	146.05

4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,513.00	56	146.25	1,567.00	58	157.51
1,514.00	56	146.46	1,568.00	58	157.72
1,515.00	56	146.66	1,569.00	58	157.93
1,516.00	56	146.86	1,570.00	58	158.15
1,517.00	56	147.07	1,571.00	58	158.36
1,518.00	56	147.27	1,572.00	58	158.57
1,519.00	56	147.48	1,573.00	58	158.79
1,520.00	56	147.68	1,574.00	58	159.00
1,521.00	56	147.89	1,575.00	58	159.22
1,522.00	56	148.10	1,576.00	58	159.43
1,523.00	56	148.30	1,577.00	58	159.64
1,524.00	56	148.51	1,578.00	58	159.86
1,525.00	56	148.71	1,579.00	58	160.07
1,526.00	56	148.92	1,580.00	59	160.29
1,527.00	56	149.12	1,581.00	59	160.50
1,528.00	56	149.33	1,582.00	59	160.72
1,529.00	56	149.54	1,583.00	59	160.93
1,530.00	56	149.75	1,584.00	59	161.15
1,531.00	57	149.95	1,585.00	59	161.37
1,532.00	57	150.16	1,586.00	59	161.58
1,533.00	57	150.37	1,587.00	59	161.80
1,534.00	57	150.57	1,588.00	59	162.01
1,535.00	57	150.78	1,589.00	59	162.23
1,536.00	57	151.00	1,590.00	59	162.45
1,537.00	57	151.20	1,591.00	59	162.66
1,538.00	57	151.40	1,592.00	59	162.88
1,539.00	57	151.61	1,593.00	59	163.10
1,540.00	57	151.82	1,594.00	59	163.31
1,541.00	57	152.03	1,595.00	59	163.53
1,542.00	57	152.25	1,596.00	59	163.75
1,543.00	57	152.45	1,597.00	59	163.97
1,544.00	57	152.66	1,598.00	59	164.18
1,545.00	57	152.87	1,599.00	59	164.40
1,546.00	57	153.07	1,600.00	59	164.62
1,547.00	57	153.28	1,601.00	59	164.84
1,548.00	57	153.50	1,602.00	59	165.06
1,549.00	57	153.70	1,603.00	59	165.28
1,550.00	57	153.91	1,604.00	59	165.50
1,551.00	57	154.12	1,605.00	60	165.71
1,552.00	57	154.33	1,606.00	60	165.93
1,553.00	57	154.54	1,607.00	60	166.15
1,554.00	57	154.76	1,608.00	60	166.37
1,555.00	57	154.97	1,609.00	60	166.59
1,556.00	58	155.18	1,610.00	60	166.81
1,557.00	58	155.39	1,611.00	60	167.03
1,558.00	58	155.60	1,612.00	60	167.25
1,559.00	58	155.81	1,613.00	60	167.47
1,560.00	58	156.02	1,614.00	60	167.69
1,561.00	58	156.23	1,615.00	60	167.91
1,562.00	58	156.45	1,616.00	60	168.13
1,563.00	58	156.66	1,617.00	60	168.35
1,564.00	58	156.87	1,618.00	60	168.58
1,565.00	58	157.08	1,619.00	60	168.80
1,566.00	58	157.30	1,620.00	60	169.02

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,621.00	60	169.25	1,675.00	62	181.46
1,622.00	60	169.46	1,676.00	62	181.69
1,623.00	60	169.68	1,677.00	62	181.92
1,624.00	60	169.91	1,678.00	63	182.15
1,625.00	60	170.13	1,679.00	63	182.38
1,626.00	60	170.35	1,680.00	63	182.61
1,627.00	60	170.57	1,681.00	63	182.84
1,628.00	60	170.80	1,682.00	63	183.07
1,629.00	61	171.02	1,683.00	63	183.31
1,630.00	61	171.25	1,684.00	63	183.54
1,631.00	61	171.47	1,685.00	63	183.77
1,632.00	61	171.69	1,686.00	63	184.00
1,633.00	61	171.91	1,687.00	63	184.25
1,634.00	61	172.14	1,688.00	63	184.47
1,635.00	61	172.36	1,689.00	63	184.70
1,636.00	61	172.58	1,690.00	63	184.93
1,637.00	61	172.81	1,691.00	63	185.17
1,638.00	61	173.03	1,692.00	63	185.40
1,639.00	61	173.26	1,693.00	63	185.64
1,640.00	61	173.48	1,694.00	63	185.37
1,641.00	61	173.71	1,695.00	63	186.10
1,642.00	61	173.93	1,696.00	63	186.34
1,643.00	61	174.16	1,697.00	63	186.57
1,644.00	61	174.38	1,698.00	63	186.81
1,645.00	61	174.61	1,699.00	63	187.04
1,646.00	61	174.83	1,700.00	63	187.28
1,647.00	61	175.06	1,701.00	63	187.51
1,648.00	61	175.29	1,702.00	63	187.75
1,649.00	61	175.51	1,703.00	64	187.98
1,650.00	61	175.75	1,704.00	64	188.22
1,651.00	61	175.97	1,705.00	64	188.45
1,652.00	61	176.19	1,706.00	64	188.69
1,653.00	61	176.42	1,707.00	64	188.92
1,654.00	62	176.65	1,708.00	64	189.16
1,655.00	62	176.87	1,709.00	64	189.40
1,656.00	62	177.10	1,710.00	64	189.63
1,657.00	62	177.33	1,711.00	64	189.87
1,658.00	62	177.56	1,712.00	64	190.11
1,659.00	62	177.79	1,713.00	64	190.34
1,660.00	62	178.01	1,714.00	64	190.58
1,661.00	62	178.25	1,715.00	64	190.82
1,662.00	62	178.47	1,716.00	64	191.06
1,663.00	62	178.70	1,717.00	64	191.29
1,664.00	62	178.93	1,718.00	64	191.53
1,665.00	62	179.16	1,719.00	64	191.77
1,666.00	62	179.39	1,720.00	64	192.01
1,667.00	62	179.61	1,721.00	64	192.25
1,668.00	62	179.84	1,722.00	64	192.50
1,669.00	62	180.07	1,723.00	64	192.72
1,670.00	62	180.30	1,724.00	64	192.96
1,671.00	62	180.53	1,725.00	64	193.20
1,672.00	62	180.76	1,726.00	64	193.44
1,673.00	62	181.00	1,727.00	65	193.68
1,674.00	62	181.22	1,728.00	65	193.92

Student Loan Interest Calculations
4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,729.00	65	194.16	1,783.00	67	207.36
1,730.00	65	194.40	1,784.00	67	207.61
1,731.00	65	194.64	1,785.00	67	207.86
1,732.00	65	194.88	1,786.00	67	208.11
1,733.00	65	195.12	1,787.00	67	208.36
1,734.00	65	195.36	1,788.00	67	208.61
1,735.00	65	195.60	1,789.00	67	208.86
1,736.00	65	195.84	1,790.00	67	209.11
1,737.00	65	196.08	1,791.00	67	209.36
1,738.00	65	196.33	1,792.00	67	209.61
1,739.00	65	196.57	1,793.00	67	209.86
1,740.00	65	196.81	1,794.00	67	210.11
1,741.00	65	197.05	1,795.00	67	210.36
1,742.00	65	197.29	1,796.00	67	210.62
1,743.00	65	197.53	1,797.00	67	210.87
1,744.00	65	197.78	1,798.00	67	211.12
1,745.00	65	198.02	1,799.00	68	211.37
1,746.00	65	198.26	1,800.00	68	211.62
1,747.00	65	198.50	1,801.00	68	211.87
1,748.00	65	198.75	1,802.00	68	212.13
1,749.00	65	199.00	1,803.00	68	212.38
1,750.00	65	199.23	1,804.00	68	212.63
1,751.00	66	199.48	1,805.00	68	212.88
1,752.00	66	199.72	1,806.00	68	213.14
1,753.00	66	199.97	1,807.00	68	213.39
1,754.00	66	200.21	1,808.00	68	213.64
1,755.00	66	200.45	1,809.00	68	213.90
1,756.00	66	200.70	1,810.00	68	214.15
1,757.00	66	200.94	1,811.00	68	214.41
1,758.00	66	201.19	1,812.00	68	214.66
1,759.00	66	201.43	1,813.00	68	214.91
1,760.00	66	201.68	1,814.00	68	215.17
1,761.00	66	201.92	1,815.00	68	215.42
1,762.00	66	202.17	1,816.00	68	215.68
1,763.00	66	202.41	1,817.00	68	215.93
1,764.00	66	202.66	1,818.00	68	216.19
1,765.00	66	202.91	1,819.00	68	216.44
1,766.00	66	203.15	1,820.00	68	216.70
1,767.00	66	203.40	1,821.00	68	216.95
1,768.00	66	203.64	1,822.00	68	217.21
1,769.00	66	203.89	1,823.00	69	217.47
1,770.00	66	204.14	1,824.00	69	217.72
1,771.00	66	204.38	1,825.00	69	217.98
1,772.00	66	204.63	1,826.00	69	218.25
1,773.00	66	204.88	1,827.00	69	218.50
1,774.00	66	205.13	1,828.00	69	218.75
1,775.00	67	205.37	1,829.00	69	219.01
1,776.00	67	205.62	1,830.00	69	219.26
1,777.00	67	205.87	1,831.00	69	219.52
1,778.00	67	206.12	1,832.00	69	219.78
1,779.00	67	206.37	1,833.00	69	220.04
1,780.00	67	206.62	1,834.00	69	220.29
1,781.00	67	206.86	1,835.00	69	220.55
1,782.00	67	207.11	1,836.00	69	220.81

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,837.00	69	221.07	1,891.00	71	235.29
1,838.00	69	221.33	1,892.00	71	235.56
1,839.00	69	221.59	1,893.00	71	235.82
1,840.00	69	221.85	1,894.00	72	236.09
1,841.00	69	222.10	1,895.00	72	236.36
1,842.00	69	222.36	1,896.00	72	236.63
1,843.00	69	222.62	1,897.00	72	236.90
1,844.00	69	222.88	1,898.00	72	237.17
1,845.00	69	223.14	1,899.00	72	237.44
1,846.00	69	223.40	1,900.00	72	237.71
1,847.00	70	223.66	1,901.00	72	237.98
1,848.00	70	223.92	1,902.00	72	238.25
1,849.00	70	224.18	1,903.00	72	238.52
1,850.00	70	224.44	1,904.00	72	238.79
1,851.00	70	224.71	1,905.00	72	239.06
1,852.00	70	224.97	1,906.00	72	239.33
1,853.00	70	225.23	1,907.00	72	239.60
1,854.00	70	225.50	1,908.00	72	239.87
1,855.00	70	225.75	1,909.00	72	240.14
1,856.00	70	226.01	1,910.00	72	240.41
1,857.00	70	226.27	1,911.00	72	240.69
1,858.00	70	226.54	1,912.00	72	240.96
1,859.00	70	226.80	1,913.00	72	241.23
1,860.00	70	227.06	1,914.00	72	241.50
1,861.00	70	227.32	1,915.00	72	241.77
1,862.00	70	227.59	1,916.00	72	242.05
1,863.00	70	227.85	1,917.00	72	242.32
1,864.00	70	228.11	1,918.00	73	242.59
1,865.00	70	228.38	1,919.00	73	242.87
1,866.00	70	228.64	1,920.00	73	243.14
1,867.00	70	228.90	1,921.00	73	243.41
1,868.00	70	229.17	1,922.00	73	243.69
1,869.00	70	229.43	1,923.00	73	243.96
1,870.00	70	229.70	1,924.00	73	244.23
1,871.00	71	229.96	1,925.00	73	244.51
1,872.00	71	230.23	1,926.00	73	244.78
1,873.00	71	230.50	1,927.00	73	245.06
1,874.00	71	230.76	1,928.00	73	245.33
1,875.00	71	231.02	1,929.00	73	245.61
1,876.00	71	231.29	1,930.00	73	245.88
1,877.00	71	231.55	1,931.00	73	246.16
1,878.00	71	231.82	1,932.00	73	246.43
1,879.00	71	232.08	1,933.00	73	246.71
1,880.00	71	232.35	1,934.00	73	246.98
1,881.00	71	232.62	1,935.00	73	247.26
1,882.00	71	232.88	1,936.00	73	247.53
1,883.00	71	233.15	1,937.00	73	247.81
1,884.00	71	233.42	1,938.00	73	248.09
1,885.00	71	233.68	1,939.00	73	248.36
1,886.00	71	233.95	1,940.00	73	248.64
1,887.00	71	234.22	1,941.00	73	248.92
1,888.00	71	234.48	1,942.00	74	249.19
1,889.00	71	234.75	1,943.00	74	249.47
1,890.00	71	235.02	1,944.00	74	249.75

4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,945.00	74	250.03	1,999.00	76	265.29
1,946.00	74	250.31	2,000.00	76	265.58
1,947.00	74	250.58	2,001.00	76	265.87
1,948.00	74	250.86	2,002.00	76	266.16
1,949.00	74	251.14	2,003.00	76	266.45
1,950.00	74	251.42	2,004.00	76	266.75
1,951.00	74	251.70	2,005.00	76	267.02
1,952.00	74	251.98	2,006.00	76	267.31
1,953.00	74	252.26	2,007.00	76	267.60
1,954.00	74	252.53	2,008.00	76	267.89
1,955.00	74	252.81	2,009.00	76	268.18
1,956.00	74	253.09	2,010.00	76	268.47
1,957.00	74	253.37	2,011.00	76	268.76
1,958.00	74	253.65	2,012.00	77	269.05
1,959.00	74	253.93	2,013.00	77	269.34
1,960.00	74	254.21	2,014.00	77	269.63
1,961.00	74	254.50	2,015.00	77	269.92
1,962.00	74	254.78	2,016.00	77	270.21
1,963.00	74	255.06	2,017.00	77	270.50
1,964.00	74	255.34	2,018.00	77	270.79
1,965.00	75	255.62	2,019.00	77	271.09
1,966.00	75	255.90	2,020.00	77	271.38
1,967.00	75	256.18	2,021.00	77	271.67
1,968.00	75	256.47	2,022.00	77	271.96
1,969.00	75	256.75	2,023.00	77	272.25
1,970.00	75	257.03	2,024.00	77	272.54
1,971.00	75	257.31	2,025.00	77	272.84
1,972.00	75	257.59	2,026.00	77	273.13
1,973.00	75	257.88	2,027.00	77	273.42
1,974.00	75	258.16	2,028.00	77	273.71
1,975.00	75	258.44	2,029.00	77	274.01
1,976.00	75	258.73	2,030.00	77	274.30
1,977.00	75	259.01	2,031.00	77	274.59
1,978.00	75	259.29	2,032.00	77	274.89
1,979.00	75	259.58	2,033.00	77	275.18
1,980.00	75	259.86	2,034.00	77	275.48
1,981.00	75	260.15	2,035.00	78	275.77
1,982.00	75	260.43	2,036.00	78	276.06
1,983.00	75	260.72	2,037.00	78	276.36
1,984.00	75	261.00	2,038.00	78	276.65
1,985.00	75	261.29	2,039.00	78	276.95
1,986.00	75	261.57	2,040.00	78	277.25
1,987.00	75	261.86	2,041.00	78	277.54
1,988.00	76	262.14	2,042.00	78	277.84
1,989.00	76	262.43	2,043.00	78	278.13
1,990.00	76	262.71	2,044.00	78	278.43
1,991.00	76	263.00	2,045.00	78	278.72
1,992.00	76	263.29	2,046.00	78	279.02
1,993.00	76	263.57	2,047.00	78	279.32
1,994.00	76	263.86	2,048.00	78	279.61
1,995.00	76	264.15	2,049.00	78	279.91
1,996.00	76	264.43	2,050.00	78	280.21
1,997.00	76	264.72	2,051.00	78	280.50
1,998.00	76	265.01	2,052.00	78	280.80

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,053.00	78	281.10	2,107.00	81	297.45
2,054.00	78	281.40	2,108.00	81	297.76
2,055.00	78	281.69	2,109.00	81	298.06
2,056.00	78	282.00	2,110.00	81	298.37
2,057.00	78	282.29	2,111.00	81	298.68
2,058.00	79	282.59	2,112.00	81	299.00
2,059.00	79	282.89	2,113.00	81	299.30
2,060.00	79	283.19	2,114.00	81	299.61
2,061.00	79	283.50	2,115.00	81	299.92
2,062.00	79	283.79	2,116.00	81	300.23
2,063.00	79	284.08	2,117.00	81	300.54
2,064.00	79	284.38	2,118.00	81	300.84
2,065.00	79	284.68	2,119.00	81	301.15
2,066.00	79	284.98	2,120.00	81	301.47
2,067.00	79	285.28	2,121.00	81	301.78
2,068.00	79	285.58	2,122.00	81	302.09
2,069.00	79	285.89	2,123.00	81	302.40
2,070.00	79	286.19	2,124.00	81	302.71
2,071.00	79	286.50	2,125.00	81	303.02
2,072.00	79	286.79	2,126.00	81	303.33
2,073.00	79	287.09	2,127.00	82	303.64
2,074.00	79	287.39	2,128.00	82	303.95
2,075.00	79	287.69	2,129.00	82	304.27
2,076.00	79	288.00	2,130.00	82	304.58
2,077.00	79	288.30	2,131.00	82	304.89
2,078.00	79	288.60	2,132.00	82	305.20
2,079.00	79	288.90	2,133.00	82	305.52
2,080.00	79	289.20	2,134.00	82	305.83
2,081.00	80	289.51	2,135.00	82	306.14
2,082.00	80	289.81	2,136.00	82	306.45
2,083.00	80	290.11	2,137.00	82	306.77
2,084.00	80	290.42	2,138.00	82	307.08
2,085.00	80	290.72	2,139.00	82	307.40
2,086.00	80	291.02	2,140.00	82	307.71
2,087.00	80	291.33	2,141.00	82	308.02
2,088.00	80	291.63	2,142.00	82	308.34
2,089.00	80	291.94	2,143.00	82	308.65
2,090.00	80	292.25	2,144.00	82	308.97
2,091.00	80	292.55	2,145.00	82	309.28
2,092.00	80	292.85	2,146.00	82	309.60
2,093.00	80	293.16	2,147.00	82	309.91
2,094.00	80	293.46	2,148.00	82	310.23
2,095.00	80	293.77	2,149.00	82	310.54
2,096.00	80	294.07	2,150.00	83	310.86
2,097.00	80	294.38	2,151.00	83	311.18
2,098.00	80	294.68	2,152.00	83	311.50
2,099.00	80	295.00	2,153.00	83	311.81
2,100.00	80	295.30	2,154.00	83	312.13
2,101.00	80	295.60	2,155.00	83	312.44
2,102.00	80	295.91	2,156.00	83	312.76
2,103.00	80	296.22	2,157.00	83	313.08
2,104.00	81	296.52	2,158.00	83	313.40
2,105.00	81	296.83	2,159.00	83	313.71
2,106.00	81	297.14	2,160.00	83	314.03

4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,161.00	83	314.35	2,215.00	85	331.81
2,162.00	83	314.67	2,216.00	85	332.14
2,163.00	83	315.00	2,217.00	85	332.47
2,164.00	83	315.30	2,218.00	86	332.80
2,165.00	83	315.62	2,219.00	86	333.13
2,166.00	83	315.94	2,220.00	86	333.46
2,167.00	83	316.26	2,221.00	86	333.79
2,168.00	83	316.58	2,222.00	86	334.12
2,169.00	83	316.90	2,223.00	86	334.45
2,170.00	83	317.22	2,224.00	86	334.78
2,171.00	83	317.54	2,225.00	86	335.11
2,172.00	83	317.86	2,226.00	86	335.44
2,173.00	84	318.18	2,227.00	86	335.77
2,174.00	84	318.50	2,228.00	86	336.10
2,175.00	84	318.82	2,229.00	86	336.43
2,176.00	84	319.14	2,230.00	86	336.76
2,177.00	84	319.46	2,231.00	86	337.10
2,178.00	84	319.79	2,232.00	86	337.43
2,179.00	84	320.11	2,233.00	86	337.76
2,180.00	84	320.43	2,234.00	86	338.09
2,181.00	84	320.75	2,235.00	86	338.43
2,182.00	84	321.07	2,236.00	86	338.76
2,183.00	84	321.40	2,237.00	86	339.09
2,184.00	84	321.72	2,238.00	86	339.42
2,185.00	84	322.04	2,239.00	86	339.76
2,186.00	84	322.36	2,240.00	87	340.09
2,187.00	84	322.69	2,241.00	87	340.42
2,188.00	84	323.01	2,242.00	87	340.76
2,189.00	84	323.33	2,243.00	87	341.09
2,190.00	84	323.66	2,244.00	87	341.43
2,191.00	84	323.98	2,245.00	87	341.76
2,192.00	84	324.31	2,246.00	87	342.10
2,193.00	84	324.63	2,247.00	87	342.43
2,194.00	84	324.95	2,248.00	87	342.77
2,195.00	85	325.28	2,249.00	87	343.10
2,196.00	85	325.60	2,250.00	87	343.44
2,197.00	85	325.93	2,251.00	87	343.77
2,198.00	85	326.25	2,252.00	87	344.11
2,199.00	85	326.58	2,253.00	87	344.44
2,200.00	85	326.90	2,254.00	87	344.78
2,201.00	85	327.23	2,255.00	87	345.12
2,202.00	85	327.56	2,256.00	87	345.45
2,203.00	85	327.88	2,257.00	87	345.79
2,204.00	85	328.21	2,258.00	87	346.13
2,205.00	85	328.54	2,259.00	87	346.46
2,206.00	85	328.86	2,260.00	87	346.80
2,207.00	85	329.19	2,261.00	87	347.14
2,208.00	85	329.52	2,262.00	87	347.48
2,209.00	85	329.84	2,263.00	88	347.82
2,210.00	85	330.17	2,264.00	88	348.15
2,211.00	85	330.50	2,265.00	88	348.50
2,212.00	85	330.83	2,266.00	88	348.83
2,213.00	85	331.16	2,267.00	88	349.17
2,214.00	85	331.48	2,268.00	88	349.51

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,269.00	88	349.85	2,323.00	90	368.46
2,270.00	88	350.19	2,324.00	90	368.81
2,271.00	88	350.53	2,325.00	90	369.16
2,272.00	88	350.87	2,326.00	90	369.51
2,273.00	88	351.21	2,327.00	90	369.87
2,274.00	88	351.55	2,328.00	90	370.22
2,275.00	88	351.89	2,329.00	90	370.57
2,276.00	88	352.23	2,330.00	91	370.92
2,277.00	88	352.57	2,331.00	91	371.27
2,278.00	88	352.91	2,332.00	91	371.62
2,279.00	88	353.25	2,333.00	91	371.97
2,280.00	88	353.59	2,334.00	91	372.33
2,281.00	88	353.93	2,335.00	91	372.68
2,282.00	88	354.28	2,336.00	91	373.03
2,283.00	88	354.62	2,337.00	91	373.39
2,284.00	88	354.96	2,338.00	91	373.75
2,285.00	89	355.30	2,339.00	91	374.09
2,286.00	89	355.65	2,340.00	91	374.44
2,287.00	89	356.00	2,341.00	91	374.80
2,288.00	89	356.33	2,342.00	91	375.15
2,289.00	89	356.67	2,343.00	91	375.51
2,290.00	89	357.02	2,344.00	91	375.86
2,291.00	89	357.36	2,345.00	91	376.22
2,292.00	89	357.71	2,346.00	91	376.57
2,293.00	89	358.05	2,347.00	91	376.93
2,294.00	89	358.39	2,348.00	91	377.28
2,295.00	89	358.75	2,349.00	91	377.64
2,296.00	89	359.08	2,350.00	91	378.00
2,297.00	89	359.43	2,351.00	91	378.35
2,298.00	89	359.77	2,352.00	92	378.70
2,299.00	89	360.12	2,353.00	92	379.06
2,300.00	89	360.46	2,354.00	92	379.42
2,301.00	89	360.81	2,355.00	92	379.77
2,302.00	89	361.15	2,356.00	92	380.13
2,303.00	89	361.50	2,357.00	92	380.50
2,304.00	89	361.85	2,358.00	92	380.84
2,305.00	89	362.19	2,359.00	92	381.20
2,306.00	89	362.54	2,360.00	92	381.56
2,307.00	89	362.89	2,361.00	92	381.92
2,308.00	90	363.23	2,362.00	92	382.27
2,309.00	90	363.58	2,363.00	92	382.63
2,310.00	90	363.93	2,364.00	92	383.00
2,311.00	90	364.28	2,365.00	92	383.35
2,312.00	90	364.62	2,366.00	92	383.71
2,313.00	90	364.97	2,367.00	92	384.07
2,314.00	90	365.32	2,368.00	92	384.43
2,315.00	90	365.67	2,369.00	92	384.79
2,316.00	90	366.02	2,370.00	92	385.14
2,317.00	90	366.37	2,371.00	92	385.50
2,318.00	90	366.71	2,372.00	92	385.86
2,319.00	90	367.06	2,373.00	92	386.22
2,320.00	90	367.41	2,374.00	93	386.59
2,321.00	90	367.76	2,375.00	93	386.95
2,322.00	90	368.11	2,376.00	93	387.31

4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,377.00	93	387.67	2,431.00	95	407.47
2,378.00	93	388.03	2,432.00	95	407.84
2,379.00	93	388.39	2,433.00	95	408.22
2,380.00	93	388.75	2,434.00	95	408.59
2,381.00	93	389.11	2,435.00	95	408.96
2,382.00	93	389.48	2,436.00	95	409.34
2,383.00	93	389.84	2,437.00	95	409.71
2,384.00	93	390.20	2,438.00	95	410.08
2,385.00	93	390.56	2,439.00	95	410.46
2,386.00	93	390.93	2,440.00	96	410.83
2,387.00	93	391.29	2,441.00	96	411.21
2,388.00	93	391.65	2,442.00	96	411.58
2,389.00	93	392.02	2,443.00	96	411.96
2,390.00	93	392.38	2,444.00	96	412.33
2,391.00	93	392.75	2,445.00	96	412.71
2,392.00	93	393.11	2,446.00	96	413.08
2,393.00	93	393.47	2,447.00	96	413.46
2,394.00	93	393.84	2,448.00	96	413.83
2,395.00	93	394.20	2,449.00	96	414.21
2,396.00	94	394.57	2,450.00	96	414.58
2,397.00	94	394.93	2,451.00	96	414.96
2,398.00	94	395.30	2,452.00	96	415.34
2,399.00	94	395.66	2,453.00	96	415.71
2,400.00	94	396.03	2,454.00	96	416.09
2,401.00	94	396.40	2,455.00	96	416.47
2,402.00	94	396.76	2,456.00	96	416.85
2,403.00	94	397.13	2,457.00	96	417.22
2,404.00	94	397.50	2,458.00	96	417.60
2,405.00	94	397.86	2,459.00	96	417.98
2,406.00	94	398.23	2,460.00	96	418.36
2,407.00	94	398.60	2,461.00	96	418.75
2,408.00	94	398.96	2,462.00	97	419.12
2,409.00	94	399.33	2,463.00	97	419.50
2,410.00	94	399.70	2,464.00	97	419.87
2,411.00	94	400.07	2,465.00	97	420.25
2,412.00	94	400.43	2,466.00	97	420.63
2,413.00	94	400.80	2,467.00	97	421.01
2,414.00	94	401.17	2,468.00	97	421.39
2,415.00	94	401.54	2,469.00	97	421.77
2,416.00	94	401.91	2,470.00	97	422.15
2,417.00	94	402.28	2,471.00	97	422.53
2,418.00	95	402.65	2,472.00	97	422.91
2,419.00	95	403.02	2,473.00	97	423.30
2,420.00	95	403.39	2,474.00	97	423.68
2,421.00	95	403.76	2,475.00	97	424.06
2,422.00	95	404.13	2,476.00	97	424.44
2,423.00	95	404.50	2,477.00	97	424.82
2,424.00	95	404.87	2,478.00	97	425.20
2,425.00	95	405.25	2,479.00	97	425.59
2,426.00	95	405.61	2,480.00	97	425.97
2,427.00	95	405.98	2,481.00	97	426.35
2,428.00	95	406.36	2,482.00	97	426.75
2,429.00	95	406.73	2,483.00	98	427.12
2,430.00	95	407.10	2,484.00	98	427.50

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,485.00	98	427.89	2,539.00	100	448.92
2,486.00	98	428.27	2,540.00	100	449.31
2,487.00	98	428.65	2,541.00	100	449.71
2,488.00	98	429.04	2,542.00	100	450.10
2,489.00	98	429.42	2,543.00	100	450.50
2,490.00	98	429.81	2,544.00	100	450.90
2,491.00	98	430.19	2,545.00	100	451.29
2,492.00	98	430.58	2,546.00	100	451.69
2,493.00	98	430.96	2,547.00	100	452.09
2,494.00	98	431.35	2,548.00	101	452.48
2,495.00	98	431.73	2,549.00	101	452.88
2,496.00	98	432.12	2,550.00	101	453.28
2,497.00	98	432.51	2,551.00	101	453.68
2,498.00	98	432.89	2,552.00	101	454.08
2,499.00	98	433.28	2,553.00	101	454.47
2,500.00	98	433.67	2,554.00	101	454.87
2,501.00	98	434.05	2,555.00	101	455.27
2,502.00	98	434.44	2,556.00	101	455.67
2,503.00	98	434.83	2,557.00	101	456.07
2,504.00	98	435.21	2,558.00	101	456.47
2,505.00	99	435.60	2,559.00	101	456.87
2,506.00	99	436.00	2,560.00	101	457.27
2,507.00	99	436.38	2,561.00	101	457.67
2,508.00	99	436.77	2,562.00	101	458.07
2,509.00	99	437.16	2,563.00	101	458.47
2,510.00	99	437.55	2,564.00	101	458.87
2,511.00	99	437.93	2,565.00	101	459.27
2,512.00	99	438.32	2,566.00	101	459.67
2,513.00	99	438.71	2,567.00	101	460.07
2,514.00	99	439.10	2,568.00	101	460.47
2,515.00	99	439.50	2,569.00	101	460.87
2,516.00	99	439.88	2,570.00	102	461.28
2,517.00	99	440.27	2,571.00	102	461.68
2,518.00	99	440.66	2,572.00	102	462.08
2,519.00	99	441.06	2,573.00	102	462.48
2,520.00	99	441.45	2,574.00	102	462.89
2,521.00	99	441.84	2,575.00	102	463.29
2,522.00	99	442.23	2,576.00	102	463.69
2,523.00	99	442.62	2,577.00	102	464.10
2,524.00	99	443.01	2,578.00	102	464.50
2,525.00	99	443.41	2,579.00	102	464.90
2,526.00	99	443.80	2,580.00	102	465.31
2,527.00	100	444.19	2,581.00	102	465.71
2,528.00	100	444.58	2,582.00	102	466.12
2,529.00	100	444.98	2,583.00	102	466.52
2,530.00	100	445.37	2,584.00	102	466.93
2,531.00	100	445.76	2,585.00	102	467.33
2,532.00	100	446.16	2,586.00	102	467.75
2,533.00	100	446.55	2,587.00	102	468.14
2,534.00	100	446.94	2,588.00	102	468.55
2,535.00	100	447.34	2,589.00	102	468.95
2,536.00	100	447.73	2,590.00	102	469.36
2,537.00	100	448.13	2,591.00	103	469.77
2,538.00	100	448.52	2,592.00	103	470.17

4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,593.00	103	470.58	2,647.00	105	492.88
2,594.00	103	471.00	2,648.00	105	493.30
2,595.00	103	471.40	2,649.00	105	493.72
2,596.00	103	471.80	2,650.00	105	494.14
2,597.00	103	472.21	2,651.00	105	494.56
2,598.00	103	472.62	2,652.00	105	494.98
2,599.00	103	473.03	2,653.00	105	495.40
2,600.00	103	473.44	2,654.00	105	495.82
2,601.00	103	473.84	2,655.00	106	496.25
2,602.00	103	474.25	2,656.00	106	496.66
2,603.00	103	474.66	2,657.00	106	497.08
2,604.00	103	475.07	2,658.00	106	497.51
2,605.00	103	475.48	2,659.00	106	497.93
2,606.00	103	475.89	2,660.00	106	498.35
2,607.00	103	476.30	2,661.00	106	498.77
2,608.00	103	476.71	2,662.00	106	499.19
2,609.00	103	477.12	2,663.00	106	499.62
2,610.00	103	477.53	2,664.00	106	500.04
2,611.00	103	477.94	2,665.00	106	500.46
2,612.00	104	478.35	2,666.00	106	500.89
2,613.00	104	478.77	2,667.00	106	501.31
2,614.00	104	479.18	2,668.00	106	501.73
2,615.00	104	479.59	2,669.00	106	502.16
2,616.00	104	480.00	2,670.00	106	502.58
2,617.00	104	480.41	2,671.00	106	503.00
2,618.00	104	480.83	2,672.00	106	503.43
2,619.00	104	481.25	2,673.00	106	503.85
2,620.00	104	481.65	2,674.00	106	504.28
2,621.00	104	482.06	2,675.00	106	504.70
2,622.00	104	482.48	2,676.00	107	505.13
2,623.00	104	482.89	2,677.00	107	505.55
2,624.00	104	483.31	2,678.00	107	505.98
2,625.00	104	483.72	2,679.00	107	506.41
2,626.00	104	484.13	2,680.00	107	506.83
2,627.00	104	484.55	2,681.00	107	507.26
2,628.00	104	484.96	2,682.00	107	507.69
2,629.00	104	485.38	2,683.00	107	508.11
2,630.00	104	485.79	2,684.00	107	508.54
2,631.00	104	486.21	2,685.00	107	508.97
2,632.00	104	486.62	2,686.00	107	509.40
2,633.00	105	487.04	2,687.00	107	509.82
2,634.00	105	487.46	2,688.00	107	510.25
2,635.00	105	487.87	2,689.00	107	510.68
2,636.00	105	488.29	2,690.00	107	511.11
2,637.00	105	488.70	2,691.00	107	511.54
2,638.00	105	489.12	2,692.00	107	511.97
2,639.00	105	489.54	2,693.00	107	512.40
2,640.00	105	489.96	2,694.00	107	512.83
2,641.00	105	490.37	2,695.00	107	513.25
2,642.00	105	490.79	2,696.00	107	513.68
2,643.00	105	491.21	2,697.00	108	514.11
2,644.00	105	491.63	2,698.00	108	514.55
2,645.00	105	492.05	2,699.00	108	514.98
2,646.00	105	492.46	2,700.00	108	515.41

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,701.00	108	515.84	2,755.00	110	539.45
2,702.00	108	516.27	2,756.00	110	539.90
2,703.00	108	516.70	2,757.00	110	540.34
2,704.00	108	517.13	2,758.00	110	540.79
2,705.00	108	517.56	2,759.00	111	541.23
2,706.00	108	518.00	2,760.00	111	541.68
2,707.00	108	518.43	2,761.00	111	542.12
2,708.00	108	518.86	2,762.00	111	542.57
2,709.00	108	519.29	2,763.00	111	543.01
2,710.00	108	519.73	2,764.00	111	543.46
2,711.00	108	520.16	2,765.00	111	543.90
2,712.00	108	520.59	2,766.00	111	544.35
2,713.00	108	521.03	2,767.00	111	544.79
2,714.00	108	521.46	2,768.00	111	545.25
2,715.00	108	521.90	2,769.00	111	545.69
2,716.00	108	522.33	2,770.00	111	546.13
2,717.00	108	522.77	2,771.00	111	546.58
2,718.00	109	523.20	2,772.00	111	547.03
2,719.00	109	523.64	2,773.00	111	547.48
2,720.00	109	524.07	2,774.00	111	547.92
2,721.00	109	524.51	2,775.00	111	548.37
2,722.00	109	524.94	2,776.00	111	548.82
2,723.00	109	525.38	2,777.00	111	549.27
2,724.00	109	525.82	2,778.00	111	549.72
2,725.00	109	526.25	2,779.00	111	550.17
2,726.00	109	526.69	2,780.00	112	550.62
2,727.00	109	527.13	2,781.00	112	551.07
2,728.00	109	527.56	2,782.00	112	551.51
2,729.00	109	528.00	2,783.00	112	551.96
2,730.00	109	528.44	2,784.00	112	552.42
2,731.00	109	528.88	2,785.00	112	552.87
2,732.00	109	529.31	2,786.00	112	553.32
2,733.00	109	529.75	2,787.00	112	553.77
2,734.00	109	530.19	2,788.00	112	554.22
2,735.00	109	530.63	2,789.00	112	554.67
2,736.00	109	531.07	2,790.00	112	555.12
2,737.00	109	531.51	2,791.00	112	555.57
2,738.00	109	531.95	2,792.00	112	556.02
2,739.00	110	532.39	2,793.00	112	556.48
2,740.00	110	532.83	2,794.00	112	556.93
2,741.00	110	533.27	2,795.00	112	557.38
2,742.00	110	533.71	2,796.00	112	557.84
2,743.00	110	534.15	2,797.00	112	558.29
2,744.00	110	534.59	2,798.00	112	558.75
2,745.00	110	535.03	2,799.00	112	559.20
2,746.00	110	535.47	2,800.00	112	559.65
2,747.00	110	535.91	2,801.00	113	560.10
2,748.00	110	536.36	2,802.00	113	560.56
2,749.00	110	536.80	2,803.00	113	561.01
2,750.00	110	537.25	2,804.00	113	561.47
2,751.00	110	537.68	2,805.00	113	561.92
2,752.00	110	538.12	2,806.00	113	562.38
2,753.00	110	538.57	2,807.00	113	562.83
2,754.00	110	539.01	2,808.00	113	563.29

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4% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest
2,809.00	113	563.75
2,810.00	113	564.20
2,811.00	113	564.66
2,812.00	113	565.11
2,813.00	113	565.57
2,814.00	113	566.03
2,815.00	113	566.50
2,816.00	113	566.94
2,817.00	113	567.40
2,818.00	113	567.86
2,819.00	113	568.32
2,820.00	113	568.78
2,821.00	114	569.25
2,822.00	114	569.70
2,823.00	114	570.15
2,824.00	114	570.61
2,825.00	114	571.07
2,826.00	114	571.53
2,827.00	114	572.00
2,828.00	114	572.45
2,829.00	114	572.92
2,830.00	114	573.38
2,831.00	114	573.84
2,832.00	114	574.30
2,833.00	114	574.76
2,834.00	114	575.22
2,835.00	114	575.68
2,836.00	114	576.15
2,837.00	114	576.61
2,838.00	114	577.07
2,839.00	114	577.54
2,840.00	114	578.00
2,841.00	114	578.46
2,842.00	115	578.93
2,843.00	115	579.39
2,844.00	115	579.86
2,845.00	115	580.32
2,846.00	115	580.78
2,847.00	115	581.25
2,848.00	115	581.71
2,849.00	115	582.18
2,850.00	115	582.65
2,851.00	115	583.11
2,852.00	115	583.58
2,853.00	115	584.04
2,854.00	115	584.51
2,855.00	115	584.98
2,856.00	115	585.45
2,857.00	115	585.91
2,858.00	115	586.38
2,859.00	115	586.85
2,860.00	115	587.32
2,861.00	115	587.78
2,862.00	116	588.25
2,863.00	116	588.72
2,864.00	116	589.19
2,865.00	116	589.66
2,866.00	116	590.13
2,867.00	116	590.60
2,868.00	116	591.07
2,869.00	116	591.54
2,870.00	116	592.01
2,871.00	116	592.48
2,872.00	116	592.95
2,873.00	116	593.42
2,874.00	116	593.90
2,875.00	116	594.37
2,876.00	116	594.84
2,877.00	116	595.31
2,878.00	116	595.78
2,879.00	116	596.26
2,880.00	116	596.73
2,881.00	116	597.20
2,882.00	116	597.68
2,883.00	117	598.15
2,884.00	117	598.62
2,885.00	117	599.10
2,886.00	117	599.57
2,887.00	117	600.05
2,888.00	117	600.52
2,889.00	117	601.00
2,890.00	117	601.47
2,891.00	117	601.95
2,892.00	117	602.42
2,893.00	117	602.90
2,894.00	117	603.38
2,895.00	117	603.85
2,896.00	117	604.33
2,897.00	117	604.81
2,898.00	117	605.28
2,899.00	117	605.76
2,900.00	117	606.25
2,901.00	117	606.72
2,902.00	117	607.19
2,903.00	118	607.67
2,904.00	118	608.15
2,905.00	118	608.63
2,906.00	118	609.11
2,907.00	118	609.59
2,908.00	118	610.07
2,909.00	118	610.55
2,910.00	118	611.03
2,911.00	118	611.51
2,912.00	118	612.00
2,913.00	118	612.47
2,914.00	118	612.95
2,915.00	118	613.43
2,916.00	118	613.92
2,917.00	118	614.40
2,918.00	118	614.88
2,919.00	118	615.36
2,920.00	118	615.84
2,921.00	118	616.33
2,922.00	118	616.81
2,923.00	119	617.29
2,924.00	119	617.78
2,925.00	119	618.26
2,926.00	119	618.75
2,927.00	119	619.23
2,928.00	119	619.71
2,929.00	119	620.20
2,930.00	119	620.68
2,931.00	119	621.17
2,932.00	119	621.65
2,933.00	119	622.14
2,934.00	119	622.63
2,935.00	119	623.11
2,936.00	119	623.60
2,937.00	119	624.09
2,938.00	119	624.57
2,939.00	119	625.06
2,940.00	119	625.55
2,941.00	119	626.04
2,942.00	119	626.52
2,943.00	120	627.01
2,944.00	120	627.50
2,945.00	120	628.00
2,946.00	120	628.48
2,947.00	120	628.97
2,948.00	120	629.46
2,949.00	120	629.95
2,950.00	120	630.44
2,951.00	120	630.93
2,952.00	120	631.42
2,953.00	120	631.91
2,954.00	120	632.40
2,955.00	120	632.89
2,956.00	120	633.38
2,957.00	120	633.87
2,958.00	120	634.36
2,959.00	120	634.86
2,960.00	120	635.35
2,961.00	120	635.84
2,962.00	120	636.33
2,963.00	120	636.83

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APPENDIX G

Student Loan Interest Calculations
4% Quarterly Repayment Chart at $90.00

4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1.00	1		55.00	1	.43
2.00	1		56.00	1	.44
3.00	1		57.00	1	.45
4.00	1	.01	58.00	1	.46
5.00	1	.01	59.00	1	.47
6.00	1	.02	60.00	1	.50
7.00	1	.02	61.00	1	.50
8.00	1	.03	62.00	1	.51
9.00	1	.03	63.00	1	.52
10.00	1	.04	64.00	1	.53
11.00	1	.05	65.00	1	.55
12.00	1	.05	66.00	1	.56
13.00	1	.06	67.00	1	.57
14.00	1	.07	68.00	1	.58
15.00	1	.07	69.00	1	.60
16.00	1	.08	70.00	1	.61
17.00	1	.09	71.00	1	.62
18.00	1	.09	72.00	1	.64
19.00	1	.10	73.00	1	.65
20.00	1	.11	74.00	1	.66
21.00	1	.11	75.00	1	.68
22.00	1	.12	76.00	1	.69
23.00	1	.13	77.00	1	.70
24.00	1	.14	78.00	1	.72
25.00	1	.14	79.00	1	.73
26.00	1	.15	80.00	1	.75
27.00	1	.16	81.00	1	.76
28.00	1	.17	82.00	1	.77
29.00	1	.18	83.00	1	.79
30.00	1	.19	84.00	1	.80
31.00	1	.19	85.00	1	.82
32.00	1	.20	86.00	1	.83
33.00	1	.21	87.00	1	.84
34.00	1	.22	88.00	1	.86
35.00	1	.23	89.00	1	.87
36.00	1	.25	90.00	2	.89
37.00	1	.25	91.00	2	.90
38.00	1	.26	92.00	2	.92
39.00	1	.26	93.00	2	.94
40.00	1	.27	94.00	2	.95
41.00	1	.28	95.00	2	.97
42.00	1	.29	96.00	2	.98
43.00	1	.30	97.00	2	1.00
44.00	1	.31	98.00	2	1.01
45.00	1	.32	99.00	2	1.03
46.00	1	.33	100.00	2	1.05
47.00	1	.34	101.00	2	1.06
48.00	1	.35	102.00	2	1.08
49.00	1	.36	103.00	2	1.10
50.00	1	.37	104.00	2	1.11
51.00	1	.39	105.00	2	1.13
52.00	1	.40	106.00	2	1.15
53.00	1	.41	107.00	2	1.16
54.00	1	.42	108.00	2	1.18
109.00	2	1.20	163.00	2	2.30
110.00	2	1.22	164.00	2	2.32
111.00	2	1.23	165.00	2	2.35
112.00	2	1.25	166.00	2	2.37
113.00	2	1.27	167.00	2	2.40
114.00	2	1.29	168.00	2	2.42
115.00	2	1.30	169.00	2	2.44
116.00	2	1.32	170.00	2	2.47
117.00	2	1.34	171.00	2	2.50
118.00	2	1.36	172.00	2	2.52
119.00	2	1.38	173.00	2	2.54
120.00	2	1.40	174.00	2	2.57
121.00	2	1.41	175.00	2	2.59
122.00	2	1.43	176.00	2	2.62
123.00	2	1.45	177.00	2	2.64
124.00	2	1.47	178.00	3	2.67
125.00	2	1.50	179.00	3	2.69
126.00	2	1.51	180.00	3	2.72
127.00	2	1.53	181.00	3	2.75
128.00	2	1.55	182.00	3	2.77
129.00	2	1.57	183.00	3	2.79
130.00	2	1.59	184.00	3	2.82
131.00	2	1.61	185.00	3	2.85
132.00	2	1.63	186.00	3	2.87
133.00	2	1.65	187.00	3	2.90
134.00	2	1.67	188.00	3	2.92
135.00	2	1.69	189.00	3	2.95
136.00	2	1.71	190.00	3	2.98
137.00	2	1.73	191.00	3	3.00
138.00	2	1.75	192.00	3	3.03
139.00	2	1.77	193.00	3	3.06
140.00	2	1.79	194.00	3	3.09
141.00	2	1.81	195.00	3	3.11
142.00	2	1.83	196.00	3	3.14
143.00	2	1.85	197.00	3	3.17
144.00	2	1.87	198.00	3	3.19
145.00	2	1.90	199.00	3	3.22
146.00	2	1.92	200.00	3	3.25
147.00	2	1.94	201.00	3	3.28
148.00	2	1.96	202.00	3	3.31
149.00	2	1.98	203.00	3	3.33
150.00	2	2.00	204.00	3	3.36
151.00	2	2.03	205.00	3	3.39
152.00	2	2.05	206.00	3	3.42
153.00	2	2.07	207.00	3	3.45
154.00	2	2.09	208.00	3	3.48
155.00	2	2.12	209.00	3	3.51
156.00	2	2.14	210.00	3	3.53
157.00	2	2.16	211.00	3	3.56
158.00	2	2.18	212.00	3	3.59
159.00	2	2.21	213.00	3	3.62
160.00	2	2.23	214.00	3	3.65
161.00	2	2.25	215.00	3	3.68
162.00	2	2.28	216.00	3	3.71

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4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
217.00	3	3.75	271.00	4	5.52
218.00	3	3.77	272.00	4	5.56
219.00	3	3.80	273.00	4	5.60
220.00	3	3.83	274.00	4	5.63
221.00	3	3.86	275.00	4	5.67
222.00	3	3.89	276.00	4	5.70
223.00	3	3.92	277.00	4	5.75
224.00	3	3.95	278.00	4	5.78
225.00	3	3.98	279.00	4	5.82
226.00	3	4.01	280.00	4	5.85
227.00	3	4.04	281.00	4	5.89
228.00	3	4.08	282.00	4	5.93
229.00	3	4.11	283.00	4	5.97
230.00	3	4.14	284.00	4	6.00
231.00	3	4.17	285.00	4	6.04
232.00	3	4.20	286.00	4	6.08
233.00	3	4.23	287.00	4	6.12
234.00	3	4.26	288.00	4	6.15
235.00	3	4.30	289.00	4	6.19
236.00	3	4.33	290.00	4	6.23
237.00	3	4.36	291.00	4	6.27
238.00	3	4.39	292.00	4	6.31
239.00	3	4.42	293.00	4	6.35
240.00	3	4.46	294.00	4	6.39
241.00	3	4.50	295.00	4	6.43
242.00	3	4.52	296.00	4	6.46
243.00	3	4.56	297.00	4	6.50
244.00	3	4.59	298.00	4	6.54
245.00	3	4.62	299.00	4	6.58
246.00	3	4.65	300.00	4	6.62
247.00	3	4.69	301.00	4	6.66
248.00	3	4.72	302.00	4	6.70
249.00	3	4.75	303.00	4	6.75
250.00	3	4.79	304.00	4	6.78
251.00	3	4.82	305.00	4	6.82
252.00	3	4.86	306.00	4	6.86
253.00	3	4.89	307.00	4	6.90
254.00	3	4.92	308.00	4	6.94
255.00	3	4.96	309.00	4	6.98
256.00	3	5.00	310.00	4	7.02
257.00	3	5.03	311.00	4	7.07
258.00	3	5.06	312.00	4	7.11
259.00	3	5.10	313.00	4	7.15
260.00	3	5.13	314.00	4	7.19
261.00	3	5.17	315.00	4	7.23
262.00	3	5.20	316.00	4	7.27
263.00	3	5.25	317.00	4	7.31
264.00	3	5.27	318.00	4	7.36
265.00	4	5.31	319.00	4	7.40
266.00	4	5.34	320.00	4	7.44
267.00	4	5.38	321.00	4	7.48
268.00	4	5.41	322.00	4	7.52
269.00	4	5.45	323.00	4	7.57
270.00	4	5.50	324.00	4	7.61

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
325.00	4	7.65	379.00	5	10.13
326.00	4	7.69	380.00	5	10.18
327.00	4	7.75	381.00	5	10.23
328.00	4	7.78	382.00	5	10.28
329.00	4	7.82	383.00	5	10.33
330.00	4	7.87	384.00	5	10.38
331.00	4	7.91	385.00	5	10.43
332.00	4	7.95	386.00	5	10.48
333.00	4	8.00	387.00	5	10.53
334.00	4	8.04	388.00	5	10.58
335.00	4	8.08	389.00	5	10.63
336.00	4	8.13	390.00	5	10.68
337.00	4	8.17	391.00	5	10.73
338.00	4	8.22	392.00	5	10.78
339.00	4	8.26	393.00	5	10.83
340.00	4	8.30	394.00	5	10.88
341.00	4	8.35	395.00	5	10.93
342.00	4	8.39	396.00	5	10.98
343.00	4	8.44	397.00	5	11.03
344.00	4	8.48	398.00	5	11.09
345.00	4	8.53	399.00	5	11.14
346.00	4	8.57	400.00	5	11.19
347.00	4	8.62	401.00	5	11.25
348.00	4	8.66	402.00	5	11.29
349.00	4	8.71	403.00	5	11.34
350.00	4	8.75	404.00	5	11.40
351.00	4	8.80	405.00	5	11.45
352.00	5	8.85	406.00	5	11.50
353.00	5	8.89	407.00	5	11.55
354.00	5	8.94	408.00	5	11.61
355.00	5	8.98	409.00	5	11.66
356.00	5	9.03	410.00	5	11.71
357.00	5	9.08	411.00	5	11.77
358.00	5	9.12	412.00	5	11.82
359.00	5	9.17	413.00	5	11.87
360.00	5	9.22	414.00	5	11.93
361.00	5	9.26	415.00	5	11.98
362.00	5	9.31	416.00	5	12.03
363.00	5	9.36	417.00	5	12.09
364.00	5	9.41	418.00	5	12.14
365.00	5	9.45	419.00	5	12.19
366.00	5	9.50	420.00	5	12.25
367.00	5	9.55	421.00	5	12.30
368.00	5	9.60	422.00	5	12.36
369.00	5	9.64	423.00	5	12.41
370.00	5	9.69	424.00	5	12.47
371.00	5	9.75	425.00	5	12.52
372.00	5	9.79	426.00	5	12.58
373.00	5	9.84	427.00	5	12.63
374.00	5	9.88	428.00	5	12.69
375.00	5	9.93	429.00	5	12.75
376.00	5	9.98	430.00	5	12.80
377.00	5	10.03	431.00	5	12.85
378.00	5	10.08	432.00	5	12.91

4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
433.00	5	12.96	487.00	6	16.16
434.00	5	13.02	488.00	6	16.22
435.00	5	13.07	489.00	6	16.28
436.00	5	13.13	490.00	6	16.34
437.00	6	13.19	491.00	6	16.41
438.00	6	13.25	492.00	6	16.47
439.00	6	13.30	493.00	6	16.53
440.00	6	13.36	494.00	6	16.60
441.00	6	13.41	495.00	6	16.66
442.00	6	13.47	496.00	6	16.72
443.00	6	13.53	497.00	6	16.79
444.00	6	13.58	498.00	6	16.85
445.00	6	13.64	499.00	6	16.91
446.00	6	13.70	500.00	6	16.98
447.00	6	13.76	501.00	6	17.04
448.00	6	13.81	502.00	6	17.11
449.00	6	13.87	503.00	6	17.17
450.00	6	13.93	504.00	6	17.25
451.00	6	14.00	505.00	6	17.30
452.00	6	14.05	506.00	6	17.37
453.00	6	14.10	507.00	6	17.43
454.00	6	14.16	508.00	6	17.50
455.00	6	14.22	509.00	6	17.56
456.00	6	14.28	510.00	6	17.63
457.00	6	14.34	511.00	6	17.69
458.00	6	14.40	512.00	6	17.76
459.00	6	14.46	513.00	6	17.82
460.00	6	14.51	514.00	6	17.89
461.00	6	14.57	515.00	6	17.95
462.00	6	14.63	516.00	6	18.02
463.00	6	14.69	517.00	6	18.09
464.00	6	14.75	518.00	6	18.15
465.00	6	14.81	519.00	6	18.22
466.00	6	14.87	520.00	6	18.29
467.00	6	14.93	521.00	6	18.35
468.00	6	15.00	522.00	7	18.42
469.00	6	15.05	523.00	7	18.50
470.00	6	15.11	524.00	7	18.55
471.00	6	15.17	525.00	7	18.62
472.00	6	15.23	526.00	7	18.69
473.00	6	15.29	527.00	7	18.76
474.00	6	15.35	528.00	7	18.82
475.00	6	15.41	529.00	7	18.89
476.00	6	15.48	530.00	7	18.96
477.00	6	15.54	531.00	7	19.03
478.00	6	15.60	532.00	7	19.09
479.00	6	15.66	533.00	7	19.16
480.00	6	15.72	534.00	7	19.23
481.00	6	15.78	535.00	7	19.30
482.00	6	15.84	536.00	7	19.37
483.00	6	15.91	537.00	7	19.44
484.00	6	15.97	538.00	7	19.51
485.00	6	16.03	539.00	7	19.57
486.00	6	16.09	540.00	7	19.64

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
541.00	7	19.71	595.00	7	23.64
542.00	7	19.78	596.00	7	23.71
543.00	7	19.85	597.00	7	23.79
544.00	7	19.92	598.00	7	23.87
545.00	7	20.00	599.00	7	23.94
546.00	7	20.06	600.00	7	24.02
547.00	7	20.13	601.00	7	24.10
548.00	7	20.20	602.00	7	24.17
549.00	7	20.27	603.00	7	24.25
550.00	7	20.34	604.00	7	24.33
551.00	7	20.41	605.00	7	24.41
552.00	7	20.48	606.00	8	24.48
553.00	7	20.55	607.00	8	24.56
554.00	7	20.62	608.00	8	24.64
555.00	7	20.69	609.00	8	24.72
556.00	7	20.77	610.00	8	24.79
557.00	7	20.84	611.00	8	24.87
558.00	7	20.91	612.00	8	24.95
559.00	7	20.98	613.00	8	25.03
560.00	7	21.05	614.00	8	25.11
561.00	7	21.12	615.00	8	25.19
562.00	7	21.20	616.00	8	25.27
563.00	7	21.27	617.00	8	25.34
564.00	7	21.34	618.00	8	25.42
565.00	7	21.41	619.00	8	25.50
566.00	7	21.48	620.00	8	25.58
567.00	7	21.56	621.00	8	25.66
568.00	7	21.63	622.00	8	25.75
569.00	7	21.70	623.00	8	25.82
570.00	7	21.77	624.00	8	25.90
571.00	7	21.85	625.00	8	25.98
572.00	7	21.92	626.00	8	26.06
573.00	7	22.00	627.00	8	26.14
574.00	7	22.07	628.00	8	26.22
575.00	7	22.14	629.00	8	26.30
576.00	7	22.21	630.00	8	26.38
577.00	7	22.29	631.00	8	26.46
578.00	7	22.36	632.00	8	26.54
579.00	7	22.44	633.00	8	26.62
580.00	7	22.51	634.00	8	26.71
581.00	7	22.58	635.00	8	26.79
582.00	7	22.66	636.00	8	26.87
583.00	7	22.73	637.00	8	26.95
584.00	7	22.81	638.00	8	27.03
585.00	7	22.88	639.00	8	27.11
586.00	7	22.96	640.00	8	27.19
587.00	7	23.03	641.00	8	27.28
588.00	7	23.11	642.00	8	27.36
589.00	7	23.18	643.00	8	27.44
590.00	7	23.26	644.00	8	27.52
591.00	7	23.33	645.00	8	27.61
592.00	7	23.41	646.00	8	27.69
593.00	7	23.50	647.00	8	27.77
594.00	7	23.56	648.00	8	27.85

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4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
649.00	8	27.94	703.00	9	32.61
650.00	8	28.02	704.00	9	32.70
651.00	8	28.10	705.00	9	32.79
652.00	8	28.19	706.00	9	32.88
653.00	8	28.27	707.00	9	32.98
654.00	8	28.35	708.00	9	33.07
655.00	8	28.44	709.00	9	33.16
656.00	8	28.52	710.00	9	33.25
657.00	8	28.61	711.00	9	33.34
658.00	8	28.69	712.00	9	33.43
659.00	8	28.77	713.00	9	33.52
660.00	8	28.86	714.00	9	33.61
661.00	8	28.94	715.00	9	33.71
662.00	8	29.03	716.00	9	33.80
663.00	8	29.11	717.00	9	33.89
664.00	8	29.20	718.00	9	33.98
665.00	8	29.28	719.00	9	34.07
666.00	8	29.37	720.00	9	34.17
667.00	8	29.45	721.00	9	34.26
668.00	8	29.54	722.00	9	34.35
669.00	8	29.62	723.00	9	34.44
670.00	8	29.71	724.00	9	34.54
671.00	8	29.80	725.00	9	34.63
672.00	8	29.88	726.00	9	34.72
673.00	8	29.97	727.00	9	34.82
674.00	8	30.05	728.00	9	34.91
675.00	8	30.14	729.00	9	35.00
676.00	8	30.23	730.00	9	35.10
677.00	8	30.31	731.00	9	35.19
678.00	8	30.40	732.00	9	35.28
679.00	8	30.50	733.00	9	35.38
680.00	8	30.58	734.00	9	35.47
681.00	8	30.66	735.00	9	35.57
682.00	8	30.75	736.00	9	35.66
683.00	8	30.84	737.00	9	35.76
684.00	8	30.92	738.00	9	35.85
685.00	8	31.01	739.00	9	35.94
686.00	8	31.10	740.00	9	36.04
687.00	8	31.19	741.00	9	36.13
688.00	8	31.28	742.00	9	36.23
689.00	9	31.36	743.00	9	36.33
690.00	9	31.45	744.00	9	36.42
691.00	9	31.54	745.00	9	36.52
692.00	9	31.63	746.00	9	36.61
693.00	9	31.72	747.00	9	36.71
694.00	9	31.81	748.00	9	36.80
695.00	9	31.90	749.00	9	36.90
696.00	9	32.00	750.00	9	37.00
697.00	9	32.08	751.00	9	37.09
698.00	9	32.16	752.00	9	37.19
699.00	9	32.25	753.00	9	37.29
700.00	9	32.34	754.00	9	37.38
701.00	9	32.43	755.00	9	37.48
702.00	9	32.52	756.00	9	37.58

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
757.00	9	37.67	811.00	10	43.12
758.00	9	37.77	812.00	10	43.23
759.00	9	37.87	813.00	10	43.33
760.00	9	37.97	814.00	10	43.44
761.00	9	38.06	815.00	10	43.54
762.00	9	38.16	816.00	10	43.65
763.00	9	38.26	817.00	10	43.75
764.00	9	38.36	818.00	10	43.86
765.00	9	38.46	819.00	10	43.96
766.00	9	38.56	820.00	10	44.07
767.00	9	38.65	821.00	10	44.17
768.00	9	38.75	822.00	10	44.28
769.00	9	38.85	823.00	10	44.39
770.00	9	38.95	824.00	10	44.50
771.00	10	39.05	825.00	10	44.60
772.00	10	39.15	826.00	10	44.71
773.00	10	39.25	827.00	10	44.81
774.00	10	39.35	828.00	10	44.92
775.00	10	39.45	829.00	10	45.03
776.00	10	39.55	830.00	10	45.13
777.00	10	39.65	831.00	10	45.25
778.00	10	39.75	832.00	10	45.35
779.00	10	39.85	833.00	10	45.45
780.00	10	39.95	834.00	10	45.56
781.00	10	40.05	835.00	10	45.67
782.00	10	40.15	836.00	10	45.78
783.00	10	40.25	837.00	10	45.89
784.00	10	40.35	838.00	10	46.00
785.00	10	40.45	839.00	10	46.10
786.00	10	40.55	840.00	10	46.21
787.00	10	40.65	841.00	10	46.32
788.00	10	40.75	842.00	10	46.43
789.00	10	40.86	843.00	10	46.54
790.00	10	40.96	844.00	10	46.65
791.00	10	41.06	845.00	10	46.75
792.00	10	41.16	846.00	10	46.86
793.00	10	41.26	847.00	10	46.97
794.00	10	41.37	848.00	10	47.08
795.00	10	41.47	849.00	10	47.19
796.00	10	41.57	850.00	10	47.30
797.00	10	41.67	851.00	10	47.41
798.00	10	41.78	852.00	10	47.52
799.00	10	41.88	853.00	11	47.63
800.00	10	41.98	854.00	11	47.75
801.00	10	42.08	855.00	11	47.85
802.00	10	42.19	856.00	11	47.96
803.00	10	42.29	857.00	11	48.07
804.00	10	42.39	858.00	11	48.18
805.00	10	42.50	859.00	11	48.30
806.00	10	42.60	860.00	11	48.41
807.00	10	42.71	861.00	11	48.52
808.00	10	42.81	862.00	11	48.63
809.00	10	42.91	863.00	11	48.75
810.00	10	43.02	864.00	11	48.85

4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
865.00	11	48.96	919.00	11	55.20
866.00	11	49.08	920.00	11	55.32
867.00	11	49.19	921.00	11	55.44
868.00	11	49.30	922.00	11	55.56
869.00	11	49.41	923.00	11	55.68
870.00	11	49.53	924.00	11	55.80
871.00	11	49.64	925.00	11	55.92
872.00	11	49.75	926.00	11	56.04
873.00	11	49.86	927.00	11	56.16
874.00	11	49.98	928.00	11	56.28
875.00	11	50.09	929.00	11	56.40
876.00	11	50.20	930.00	11	56.52
877.00	11	50.32	931.00	11	56.65
878.00	11	50.43	932.00	11	56.77
879.00	11	50.54	933.00	11	56.89
880.00	11	50.66	934.00	12	57.01
881.00	11	50.77	935.00	12	57.13
882.00	11	50.89	936.00	12	57.25
883.00	11	51.00	937.00	12	57.37
884.00	11	51.11	938.00	12	57.50
885.00	11	51.23	939.00	12	57.62
886.00	11	51.34	940.00	12	57.75
887.00	11	51.46	941.00	12	57.86
888.00	11	51.57	942.00	12	57.98
889.00	11	51.69	943.00	12	58.11
890.00	11	51.80	944.00	12	58.23
891.00	11	51.92	945.00	12	58.35
892.00	11	52.03	946.00	12	58.48
893.00	11	52.15	947.00	12	58.60
894.00	11	52.27	948.00	12	58.72
895.00	11	52.38	949.00	12	58.85
896.00	11	52.50	950.00	12	58.97
897.00	11	52.61	951.00	12	59.09
898.00	11	52.73	952.00	12	59.22
899.00	11	52.85	953.00	12	59.34
900.00	11	52.96	954.00	12	59.46
901.00	11	53.08	955.00	12	59.59
902.00	11	53.20	956.00	12	59.71
903.00	11	53.31	957.00	12	59.84
904.00	11	53.43	958.00	12	59.96
905.00	11	53.55	959.00	12	60.09
906.00	11	53.67	960.00	12	60.21
907.00	11	53.78	961.00	12	60.34
908.00	11	53.90	962.00	12	60.46
909.00	11	54.02	963.00	12	60.59
910.00	11	54.14	964.00	12	60.71
911.00	11	54.25	965.00	12	60.84
912.00	11	54.37	966.00	12	60.96
913.00	11	54.50	967.00	12	61.09
914.00	11	54.61	968.00	12	61.22
915.00	11	54.73	969.00	12	61.34
916.00	11	54.85	970.00	12	61.47
917.00	11	54.97	971.00	12	61.60
918.00	11	55.09	972.00	12	61.72

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
973.00	12	61.85	1,027.00	13	68.90
974.00	12	61.98	1,028.00	13	69.04
975.00	12	62.10	1,029.00	13	69.17
976.00	12	62.23	1,030.00	13	69.31
977.00	12	62.36	1,031.00	13	69.44
978.00	12	62.48	1,032.00	13	69.58
979.00	12	62.61	1,033.00	13	69.71
980.00	12	62.75	1,034.00	13	69.85
981.00	12	62.87	1,035.00	13	69.98
982.00	12	63.00	1,036.00	13	70.12
983.00	12	63.12	1,037.00	13	70.25
984.00	12	63.25	1,038.00	13	70.39
985.00	12	63.38	1,039.00	13	70.53
986.00	12	63.51	1,040.00	13	70.66
987.00	12	63.64	1,041.00	13	70.80
988.00	12	63.77	1,042.00	13	70.93
989.00	12	63.90	1,043.00	13	71.07
990.00	12	64.02	1,044.00	13	71.21
991.00	12	64.15	1,045.00	13	71.35
992.00	12	64.28	1,046.00	13	71.48
993.00	12	64.41	1,047.00	13	71.62
994.00	12	64.54	1,048.00	13	71.76
995.00	12	64.67	1,049.00	13	71.89
996.00	12	64.80	1,050.00	13	72.03
997.00	12	64.93	1,051.00	13	72.17
998.00	12	65.06	1,052.00	13	72.31
999.00	12	65.19	1,053.00	13	72.45
1,000.00	12	65.32	1,054.00	13	72.58
1,001.00	12	65.45	1,055.00	13	72.72
1,002.00	12	65.59	1,056.00	13	72.86
1,003.00	12	65.72	1,057.00	13	73.00
1,004.00	12	65.85	1,058.00	13	73.14
1,005.00	12	65.98	1,059.00	13	73.28
1,006.00	12	66.11	1,060.00	13	73.42
1,007.00	12	66.25	1,061.00	13	73.56
1,008.00	12	66.37	1,062.00	13	73.69
1,009.00	12	66.51	1,063.00	13	73.83
1,010.00	12	66.64	1,064.00	13	73.97
1,011.00	12	66.77	1,065.00	13	74.11
1,012.00	12	66.90	1,066.00	13	74.25
1,013.00	13	67.03	1,067.00	13	74.39
1,014.00	13	67.17	1,068.00	13	74.53
1,015.00	13	67.30	1,069.00	13	74.67
1,016.00	13	67.43	1,070.00	13	74.82
1,017.00	13	67.56	1,071.00	13	74.96
1,018.00	13	67.70	1,072.00	13	75.10
1,019.00	13	67.83	1,073.00	13	75.25
1,020.00	13	67.96	1,074.00	13	75.38
1,021.00	13	68.10	1,075.00	13	75.52
1,022.00	13	68.23	1,076.00	13	75.66
1,023.00	13	68.37	1,077.00	13	75.80
1,024.00	13	68.50	1,078.00	13	75.94
1,025.00	13	68.63	1,079.00	13	76.09
1,026.00	13	68.77	1,080.00	13	76.23

4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,081.00	13	76.37	1,135.00	14	84.26
1,082.00	13	76.51	1,136.00	14	84.41
1,083.00	13	76.66	1,137.00	14	84.56
1,084.00	13	76.80	1,138.00	14	84.71
1,085.00	13	76.94	1,139.00	14	84.86
1,086.00	13	77.08	1,140.00	14	85.01
1,087.00	13	77.23	1,141.00	14	85.16
1,088.00	13	77.37	1,142.00	14	85.31
1,089.00	13	77.51	1,143.00	14	85.46
1,090.00	13	77.66	1,144.00	14	85.62
1,091.00	13	77.80	1,145.00	14	85.77
1,092.00	13	77.94	1,146.00	14	85.92
1,093.00	14	78.09	1,147.00	14	86.07
1,094.00	14	78.23	1,148.00	14	86.22
1,095.00	14	78.38	1,149.00	14	86.37
1,096.00	14	78.52	1,150.00	14	86.53
1,097.00	14	78.66	1,151.00	14	86.68
1,098.00	14	78.81	1,152.00	14	86.83
1,099.00	14	78.95	1,153.00	14	86.98
1,100.00	14	79.10	1,154.00	14	87.14
1,101.00	14	79.25	1,155.00	14	87.29
1,102.00	14	79.39	1,156.00	14	87.44
1,103.00	14	79.53	1,157.00	14	87.60
1,104.00	14	79.68	1,158.00	14	87.75
1,105.00	14	79.82	1,159.00	14	87.90
1,106.00	14	79.97	1,160.00	14	88.06
1,107.00	14	80.12	1,161.00	14	88.21
1,108.00	14	80.26	1,162.00	14	88.36
1,109.00	14	80.41	1,163.00	14	88.52
1,110.00	14	80.55	1,164.00	14	88.67
1,111.00	14	80.70	1,165.00	14	88.83
1,112.00	14	80.85	1,166.00	14	88.98
1,113.00	14	81.00	1,167.00	14	89.14
1,114.00	14	81.14	1,168.00	14	89.29
1,115.00	14	81.29	1,169.00	14	89.44
1,116.00	14	81.44	1,170.00	14	89.60
1,117.00	14	81.58	1,171.00	15	89.76
1,118.00	14	81.73	1,172.00	15	89.91
1,119.00	14	81.88	1,173.00	15	90.07
1,120.00	14	82.03	1,174.00	15	90.22
1,121.00	14	82.17	1,175.00	15	90.38
1,122.00	14	82.32	1,176.00	15	90.53
1,123.00	14	82.47	1,177.00	15	90.69
1,124.00	14	82.62	1,178.00	15	90.85
1,125.00	14	82.77	1,179.00	15	91.00
1,126.00	14	82.92	1,180.00	15	91.16
1,127.00	14	83.06	1,181.00	15	91.32
1,128.00	14	83.21	1,182.00	15	91.47
1,129.00	14	83.36	1,183.00	15	91.63
1,130.00	14	83.51	1,184.00	15	91.79
1,131.00	14	83.66	1,185.00	15	91.94
1,132.00	14	83.81	1,186.00	15	92.10
1,133.00	14	83.96	1,187.00	15	92.26
1,134.00	14	84.11	1,188.00	15	92.42

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,189.00	15	92.57	1,243.00	15	101.32
1,190.00	15	92.73	1,244.00	15	101.50
1,191.00	15	92.89	1,245.00	15	101.65
1,192.00	15	93.05	1,246.00	15	101.82
1,193.00	15	93.21	1,247.00	15	102.00
1,194.00	15	93.37	1,248.00	16	102.15
1,195.00	15	93.53	1,249.00	16	102.32
1,196.00	15	93.68	1,250.00	16	102.50
1,197.00	15	93.84	1,251.00	16	102.66
1,198.00	15	94.00	1,252.00	16	102.82
1,199.00	15	94.16	1,253.00	16	103.00
1,200.00	15	94.32	1,254.00	16	103.16
1,201.00	15	94.48	1,255.00	16	103.33
1,202.00	15	94.64	1,256.00	16	103.50
1,203.00	15	94.80	1,257.00	16	103.66
1,204.00	15	94.96	1,258.00	16	103.83
1,205.00	15	95.12	1,259.00	16	104.00
1,206.00	15	95.28	1,260.00	16	104.17
1,207.00	15	95.44	1,261.00	16	104.34
1,208.00	15	95.60	1,262.00	16	104.50
1,209.00	15	95.76	1,263.00	16	104.67
1,210.00	15	95.92	1,264.00	16	104.84
1,211.00	15	96.09	1,265.00	16	105.01
1,212.00	15	96.25	1,266.00	16	105.18
1,213.00	15	96.41	1,267.00	16	105.35
1,214.00	15	96.57	1,268.00	16	105.52
1,215.00	15	96.73	1,269.00	16	105.69
1,216.00	15	96.89	1,270.00	16	105.86
1,217.00	15	97.06	1,271.00	16	106.03
1,218.00	15	97.22	1,272.00	16	106.20
1,219.00	15	97.38	1,273.00	16	106.37
1,220.00	15	97.54	1,274.00	16	106.54
1,221.00	15	97.71	1,275.00	16	106.71
1,222.00	15	97.87	1,276.00	16	106.88
1,223.00	15	98.03	1,277.00	16	107.05
1,224.00	15	98.19	1,278.00	16	107.23
1,225.00	15	98.36	1,279.00	16	107.40
1,226.00	15	98.52	1,280.00	16	107.57
1,227.00	15	98.69	1,281.00	16	107.75
1,228.00	15	98.85	1,282.00	16	107.91
1,229.00	15	99.01	1,283.00	16	108.08
1,230.00	15	99.18	1,284.00	16	108.26
1,231.00	15	99.34	1,285.00	16	108.43
1,232.00	15	99.51	1,286.00	16	108.60
1,233.00	15	99.67	1,287.00	16	108.77
1,234.00	15	99.83	1,288.00	16	108.95
1,235.00	15	100.00	1,289.00	16	109.12
1,236.00	15	100.16	1,290.00	16	109.29
1,237.00	15	100.33	1,291.00	16	109.47
1,238.00	15	100.50	1,292.00	16	109.64
1,239.00	15	100.66	1,293.00	16	109.81
1,240.00	15	100.83	1,294.00	16	110.00
1,241.00	15	101.00	1,295.00	16	110.16
1,242.00	15	101.16	1,296.00	16	110.33

4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,297.00	16	110.51	1,351.00	17	120.14
1,298.00	16	110.68	1,352.00	17	120.32
1,299.00	16	110.86	1,353.00	17	120.50
1,300.00	16	111.03	1,354.00	17	120.69
1,301.00	16	111.21	1,355.00	17	120.87
1,302.00	16	111.38	1,356.00	17	121.05
1,303.00	16	111.56	1,357.00	17	121.25
1,304.00	16	111.73	1,358.00	17	121.42
1,305.00	16	111.91	1,359.00	17	121.60
1,306.00	16	112.08	1,360.00	17	121.79
1,307.00	16	112.26	1,361.00	17	121.97
1,308.00	16	112.43	1,362.00	17	122.16
1,309.00	16	112.61	1,363.00	17	122.34
1,310.00	16	112.79	1,364.00	17	122.52
1,311.00	16	112.96	1,365.00	17	122.71
1,312.00	16	113.14	1,366.00	17	122.89
1,313.00	16	113.32	1,367.00	17	123.08
1,314.00	16	113.50	1,368.00	17	123.26
1,315.00	16	113.67	1,369.00	17	123.45
1,316.00	16	113.85	1,370.00	17	123.63
1,317.00	16	114.02	1,371.00	17	123.82
1,318.00	16	114.20	1,372.00	17	124.01
1,319.00	16	114.38	1,373.00	17	124.19
1,320.00	16	114.56	1,374.00	17	124.38
1,321.00	16	114.73	1,375.00	17	124.56
1,322.00	16	114.91	1,376.00	17	124.75
1,323.00	16	115.09	1,377.00	17	124.94
1,324.00	16	115.27	1,378.00	17	125.12
1,325.00	17	115.45	1,379.00	17	125.31
1,326.00	17	115.62	1,380.00	17	125.50
1,327.00	17	115.80	1,381.00	17	125.68
1,328.00	17	115.98	1,382.00	17	125.87
1,329.00	17	116.16	1,383.00	17	126.06
1,330.00	17	116.34	1,384.00	17	126.25
1,331.00	17	116.52	1,385.00	17	126.43
1,332.00	17	116.70	1,386.00	17	126.62
1,333.00	17	116.88	1,387.00	17	126.81
1,334.00	17	117.06	1,388.00	17	127.00
1,335.00	17	117.25	1,389.00	17	127.19
1,336.00	17	117.42	1,390.00	17	127.37
1,337.00	17	117.60	1,391.00	17	127.56
1,338.00	17	117.78	1,392.00	17	127.75
1,339.00	17	117.96	1,393.00	17	127.94
1,340.00	17	118.14	1,394.00	17	128.13
1,341.00	17	118.32	1,395.00	17	128.32
1,342.00	17	118.50	1,396.00	17	128.51
1,343.00	17	118.68	1,397.00	17	128.70
1,344.00	17	118.87	1,398.00	17	128.89
1,345.00	17	119.05	1,399.00	17	129.08
1,346.00	17	119.23	1,400.00	17	129.27
1,347.00	17	119.41	1,401.00	18	129.46
1,348.00	17	119.59	1,402.00	18	129.65
1,349.00	17	119.77	1,403.00	18	129.84
1,350.00	17	119.96	1,404.00	18	130.03

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,405.00	18	130.22	1,459.00	18	140.76
1,406.00	18	130.41	1,460.00	18	140.96
1,407.00	18	130.60	1,461.00	18	141.16
1,408.00	18	130.79	1,462.00	18	141.36
1,409.00	18	131.00	1,463.00	18	141.56
1,410.00	18	131.18	1,464.00	18	141.76
1,411.00	18	131.37	1,465.00	18	141.96
1,412.00	18	131.56	1,466.00	18	142.16
1,413.00	18	131.75	1,467.00	18	142.36
1,414.00	18	131.94	1,468.00	18	142.56
1,415.00	18	132.14	1,469.00	18	142.76
1,416.00	18	132.33	1,470.00	18	142.96
1,417.00	18	132.52	1,471.00	18	143.16
1,418.00	18	132.72	1,472.00	18	143.37
1,419.00	18	132.91	1,473.00	18	143.57
1,420.00	18	133.10	1,474.00	18	143.77
1,421.00	18	133.29	1,475.00	18	143.97
1,422.00	18	133.50	1,476.00	19	144.17
1,423.00	18	133.68	1,477.00	19	144.37
1,424.00	18	133.88	1,478.00	19	144.58
1,425.00	18	134.07	1,479.00	19	144.78
1,426.00	18	134.26	1,480.00	19	144.98
1,427.00	18	134.46	1,481.00	19	145.19
1,428.00	18	134.65	1,482.00	19	145.39
1,429.00	18	134.85	1,483.00	19	145.59
1,430.00	18	135.04	1,484.00	19	145.79
1,431.00	18	135.25	1,485.00	19	146.00
1,432.00	18	135.43	1,486.00	19	146.20
1,433.00	18	135.63	1,487.00	19	146.41
1,434.00	18	135.82	1,488.00	19	146.61
1,435.00	18	136.02	1,489.00	19	146.81
1,436.00	18	136.21	1,490.00	19	147.02
1,437.00	18	136.41	1,491.00	19	147.22
1,438.00	18	136.61	1,492.00	19	147.43
1,439.00	18	136.80	1,493.00	19	147.63
1,440.00	18	137.00	1,494.00	19	147.84
1,441.00	18	137.19	1,495.00	19	148.04
1,442.00	18	137.39	1,496.00	19	148.25
1,443.00	18	137.59	1,497.00	19	148.45
1,444.00	18	137.79	1,498.00	19	148.66
1,445.00	18	137.98	1,499.00	19	148.86
1,446.00	18	138.18	1,500.00	19	149.07
1,447.00	18	138.38	1,501.00	19	149.28
1,448.00	18	138.57	1,502.00	19	149.48
1,449.00	18	138.77	1,503.00	19	149.69
1,450.00	18	138.97	1,504.00	19	149.90
1,451.00	18	139.17	1,505.00	19	150.10
1,452.00	18	139.37	1,506.00	19	150.31
1,453.00	18	139.57	1,507.00	19	150.52
1,454.00	18	139.76	1,508.00	19	150.72
1,455.00	18	139.96	1,509.00	19	150.93
1,456.00	18	140.16	1,510.00	19	151.14
1,457.00	18	140.36	1,511.00	19	151.35
1,458.00	18	140.56	1,512.00	19	151.55

4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,513.00	19	151.76	1,567.00	20	163.23
1,514.00	19	151.97	1,568.00	20	163.45
1,515.00	19	152.18	1,569.00	20	163.67
1,516.00	19	152.39	1,570.00	20	163.89
1,517.00	19	152.59	1,571.00	20	164.10
1,518.00	19	152.80	1,572.00	20	164.32
1,519.00	19	153.01	1,573.00	20	164.54
1,520.00	19	153.22	1,574.00	20	164.76
1,521.00	19	153.43	1,575.00	20	164.97
1,522.00	19	153.64	1,576.00	20	165.19
1,523.00	19	153.85	1,577.00	20	165.41
1,524.00	19	154.06	1,578.00	20	165.63
1,525.00	19	154.27	1,579.00	20	165.85
1,526.00	19	154.48	1,580.00	20	166.07
1,527.00	19	154.69	1,581.00	20	166.29
1,528.00	19	154.90	1,582.00	20	166.51
1,529.00	19	155.11	1,583.00	20	166.73
1,530.00	19	155.32	1,584.00	20	166.94
1,531.00	19	155.53	1,585.00	20	167.16
1,532.00	19	155.75	1,586.00	20	167.38
1,533.00	19	155.96	1,587.00	20	167.60
1,534.00	19	156.17	1,588.00	20	167.82
1,535.00	19	156.38	1,589.00	20	168.04
1,536.00	19	156.59	1,590.00	20	168.27
1,537.00	19	156.80	1,591.00	20	168.50
1,538.00	19	157.01	1,592.00	20	168.71
1,539.00	19	157.23	1,593.00	20	168.93
1,540.00	19	157.44	1,594.00	20	169.15
1,541.00	19	157.65	1,595.00	20	169.37
1,542.00	19	157.86	1,596.00	20	169.59
1,543.00	19	158.08	1,597.00	20	169.81
1,544.00	19	158.29	1,598.00	20	170.04
1,545.00	19	158.50	1,599.00	20	170.26
1,546.00	19	158.72	1,600.00	20	170.48
1,547.00	19	158.93	1,601.00	20	170.70
1,548.00	19	159.14	1,602.00	20	170.92
1,549.00	19	159.36	1,603.00	20	171.15
1,550.00	19	159.57	1,604.00	20	171.37
1,551.00	20	159.79	1,605.00	20	171.59
1,552.00	20	160.00	1,606.00	20	171.82
1,553.00	20	160.21	1,607.00	20	172.04
1,554.00	20	160.43	1,608.00	20	172.26
1,555.00	20	160.64	1,609.00	20	172.50
1,556.00	20	160.86	1,610.00	20	172.71
1,557.00	20	161.07	1,611.00	20	172.94
1,558.00	20	161.29	1,612.00	20	173.16
1,559.00	20	161.50	1,613.00	20	173.38
1,560.00	20	161.72	1,614.00	20	173.61
1,561.00	20	161.94	1,615.00	20	173.83
1,562.00	20	162.15	1,616.00	20	174.06
1,563.00	20	162.37	1,617.00	20	174.28
1,564.00	20	162.58	1,618.00	20	174.51
1,565.00	20	162.80	1,619.00	20	174.73
1,566.00	20	163.02	1,620.00	20	174.96

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,621.00	20	175.18	1,675.00	21	187.62
1,622.00	20	175.41	1,676.00	21	187.85
1,623.00	20	175.64	1,677.00	21	188.09
1,624.00	20	175.86	1,678.00	21	188.32
1,625.00	21	176.09	1,679.00	21	188.56
1,626.00	21	176.32	1,680.00	21	188.80
1,627.00	21	176.54	1,681.00	21	189.03
1,628.00	21	176.77	1,682.00	21	189.27
1,629.00	21	177.00	1,683.00	21	189.50
1,630.00	21	177.22	1,684.00	21	189.75
1,631.00	21	177.45	1,685.00	21	189.98
1,632.00	21	177.68	1,686.00	21	190.21
1,633.00	21	177.91	1,687.00	21	190.45
1,634.00	21	178.13	1,688.00	21	190.69
1,635.00	21	178.36	1,689.00	21	190.92
1,636.00	21	178.59	1,690.00	21	191.16
1,637.00	21	178.82	1,691.00	21	191.40
1,638.00	21	179.05	1,692.00	21	191.64
1,639.00	21	179.28	1,693.00	21	191.87
1,640.00	21	179.50	1,694.00	21	192.11
1,641.00	21	179.73	1,695.00	21	192.35
1,642.00	21	179.96	1,696.00	21	192.59
1,643.00	21	180.19	1,697.00	21	192.83
1,644.00	21	180.42	1,698.00	22	193.06
1,645.00	21	180.65	1,699.00	22	193.30
1,646.00	21	180.88	1,700.00	22	193.54
1,647.00	21	181.11	1,701.00	22	193.78
1,648.00	21	181.34	1,702.00	22	194.02
1,649.00	21	181.57	1,703.00	22	194.26
1,650.00	21	181.80	1,704.00	22	194.50
1,651.00	21	182.03	1,705.00	22	194.75
1,652.00	21	182.26	1,706.00	22	194.98
1,653.00	21	182.50	1,707.00	22	195.22
1,654.00	21	182.73	1,708.00	22	195.46
1,655.00	21	182.96	1,709.00	22	195.70
1,656.00	21	183.19	1,710.00	22	195.94
1,657.00	21	183.42	1,711.00	22	196.18
1,658.00	21	183.65	1,712.00	22	196.42
1,659.00	21	183.88	1,713.00	22	196.66
1,660.00	21	184.12	1,714.00	22	196.91
1,661.00	21	184.35	1,715.00	22	197.15
1,662.00	21	184.58	1,716.00	22	197.39
1,663.00	21	184.81	1,717.00	22	197.63
1,664.00	21	185.05	1,718.00	22	197.87
1,665.00	21	185.28	1,719.00	22	198.11
1,666.00	21	185.51	1,720.00	22	198.36
1,667.00	21	185.75	1,721.00	22	198.60
1,668.00	21	185.98	1,722.00	22	198.84
1,669.00	21	186.21	1,723.00	22	199.08
1,670.00	21	186.45	1,724.00	22	199.33
1,671.00	21	186.68	1,725.00	22	199.57
1,672.00	21	186.92	1,726.00	22	199.81
1,673.00	21	187.15	1,727.00	22	200.06
1,674.00	21	187.38	1,728.00	22	200.30

4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,729.00	22	200.55	1,783.00	23	213.97
1,730.00	22	200.79	1,784.00	23	214.22
1,731.00	22	201.03	1,785.00	23	214.48
1,732.00	22	201.28	1,786.00	23	214.73
1,733.00	22	201.52	1,787.00	23	215.00
1,734.00	22	201.77	1,788.00	23	215.25
1,735.00	22	202.01	1,789.00	23	215.50
1,736.00	22	202.26	1,790.00	23	215.75
1,737.00	22	202.50	1,791.00	23	216.00
1,738.00	22	202.75	1,792.00	23	216.26
1,739.00	22	203.00	1,793.00	23	216.51
1,740.00	22	203.25	1,794.00	23	216.77
1,741.00	22	203.50	1,795.00	23	217.02
1,742.00	22	203.73	1,796.00	23	217.28
1,743.00	22	203.98	1,797.00	23	217.53
1,744.00	22	204.22	1,798.00	23	217.79
1,745.00	22	204.47	1,799.00	23	218.05
1,746.00	22	204.72	1,800.00	23	218.30
1,747.00	22	204.96	1,801.00	23	218.56
1,748.00	22	205.21	1,802.00	23	218.81
1,749.00	22	205.46	1,803.00	23	219.07
1,750.00	22	205.71	1,804.00	23	219.33
1,751.00	22	205.95	1,805.00	23	219.59
1,752.00	22	206.20	1,806.00	23	219.84
1,753.00	22	206.45	1,807.00	23	220.10
1,754.00	22	206.70	1,808.00	23	220.36
1,755.00	22	206.95	1,809.00	23	220.61
1,756.00	22	207.20	1,810.00	23	220.87
1,757.00	22	207.44	1,811.00	23	221.13
1,758.00	22	207.69	1,812.00	23	221.39
1,759.00	22	207.94	1,813.00	23	221.65
1,760.00	22	208.19	1,814.00	23	221.91
1,761.00	22	208.44	1,815.00	23	222.17
1,762.00	22	208.69	1,816.00	23	222.42
1,763.00	22	208.94	1,817.00	23	222.68
1,764.00	22	209.19	1,818.00	23	222.94
1,765.00	22	209.44	1,819.00	23	223.20
1,766.00	22	209.69	1,820.00	23	223.46
1,767.00	22	209.94	1,821.00	23	223.72
1,768.00	22	210.19	1,822.00	23	223.98
1,769.00	22	210.44	1,823.00	23	224.25
1,770.00	23	210.69	1,824.00	23	224.50
1,771.00	23	210.94	1,825.00	23	224.76
1,772.00	23	211.20	1,826.00	23	225.02
1,773.00	23	211.45	1,827.00	23	225.28
1,774.00	23	211.70	1,828.00	23	225.55
1,775.00	23	211.95	1,829.00	23	225.81
1,776.00	23	212.20	1,830.00	23	226.07
1,777.00	23	212.45	1,831.00	23	226.33
1,778.00	23	212.71	1,832.00	23	226.59
1,779.00	23	212.96	1,833.00	23	226.85
1,780.00	23	213.21	1,834.00	23	227.12
1,781.00	23	213.46	1,835.00	23	227.38
1,782.00	23	213.72	1,836.00	23	227.64

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,837.00	23	227.90	1,891.00	24	242.35
1,838.00	23	228.17	1,892.00	24	242.62
1,839.00	23	228.43	1,893.00	24	242.89
1,840.00	23	228.69	1,894.00	24	243.17
1,841.00	23	228.95	1,895.00	24	243.44
1,842.00	24	229.22	1,896.00	24	243.71
1,843.00	24	229.48	1,897.00	24	244.00
1,844.00	24	229.75	1,898.00	24	244.26
1,845.00	24	230.01	1,899.00	24	244.53
1,846.00	24	230.27	1,900.00	24	244.81
1,847.00	24	230.54	1,901.00	24	245.08
1,848.00	24	230.80	1,902.00	24	245.35
1,849.00	24	231.07	1,903.00	24	245.63
1,850.00	24	231.33	1,904.00	24	245.90
1,851.00	24	231.60	1,905.00	24	246.18
1,852.00	24	231.86	1,906.00	24	246.45
1,853.00	24	232.13	1,907.00	24	246.73
1,854.00	24	232.39	1,908.00	24	247.00
1,855.00	24	232.66	1,909.00	24	247.28
1,856.00	24	232.93	1,910.00	24	247.55
1,857.00	24	233.19	1,911.00	24	247.83
1,858.00	24	233.46	1,912.00	25	248.11
1,859.00	24	233.73	1,913.00	25	248.38
1,860.00	24	234.00	1,914.00	25	248.66
1,861.00	24	234.26	1,915.00	25	248.94
1,862.00	24	234.53	1,916.00	25	249.21
1,863.00	24	234.79	1,917.00	25	249.50
1,864.00	24	235.06	1,918.00	25	249.77
1,865.00	24	235.33	1,919.00	25	250.04
1,866.00	24	235.60	1,920.00	25	250.32
1,867.00	24	235.86	1,921.00	25	250.60
1,868.00	24	236.13	1,922.00	25	250.88
1,869.00	24	236.40	1,923.00	25	251.15
1,870.00	24	236.67	1,924.00	25	251.43
1,871.00	24	236.94	1,925.00	25	251.71
1,872.00	24	237.21	1,926.00	25	252.00
1,873.00	24	237.48	1,927.00	25	252.27
1,874.00	24	237.75	1,928.00	25	252.55
1,875.00	24	238.01	1,929.00	25	252.83
1,876.00	24	238.28	1,930.00	25	253.11
1,877.00	24	238.55	1,931.00	25	253.38
1,878.00	24	238.82	1,932.00	25	253.66
1,879.00	24	239.09	1,933.00	25	253.94
1,880.00	24	239.36	1,934.00	25	254.22
1,881.00	24	239.63	1,935.00	25	254.50
1,882.00	24	239.90	1,936.00	25	254.78
1,883.00	24	240.18	1,937.00	25	255.07
1,884.00	24	240.45	1,938.00	25	255.35
1,885.00	24	240.72	1,939.00	25	255.63
1,886.00	24	241.00	1,940.00	25	255.91
1,887.00	24	241.26	1,941.00	25	256.19
1,888.00	24	241.53	1,942.00	25	256.47
1,889.00	24	241.80	1,943.00	25	256.75
1,890.00	24	242.08	1,944.00	25	257.03

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4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,945.00	25	257.32	1,999.00	26	272.81
1,946.00	25	257.60	2,000.00	26	273.11
1,947.00	25	257.88	2,001.00	26	273.40
1,948.00	25	258.16	2,002.00	26	273.69
1,949.00	25	258.45	2,003.00	26	273.98
1,950.00	25	258.73	2,004.00	26	274.28
1,951.00	25	259.01	2,005.00	26	274.57
1,952.00	25	259.29	2,006.00	26	274.86
1,953.00	25	259.58	2,007.00	26	275.15
1,954.00	25	259.86	2,008.00	26	275.45
1,955.00	25	260.15	2,009.00	26	275.75
1,956.00	25	260.43	2,010.00	26	276.04
1,957.00	25	260.71	2,011.00	26	276.33
1,958.00	25	261.00	2,012.00	26	276.62
1,959.00	25	261.28	2,013.00	26	276.92
1,960.00	25	261.57	2,014.00	26	277.21
1,961.00	25	261.85	2,015.00	26	277.51
1,962.00	25	262.14	2,016.00	26	277.80
1,963.00	25	262.42	2,017.00	26	278.10
1,964.00	25	262.71	2,018.00	26	278.39
1,965.00	25	263.00	2,019.00	26	278.69
1,966.00	25	263.28	2,020.00	26	278.98
1,967.00	25	263.57	2,021.00	26	279.28
1,968.00	25	263.85	2,022.00	26	279.58
1,969.00	25	264.14	2,023.00	26	279.87
1,970.00	25	264.42	2,024.00	26	280.17
1,971.00	25	264.71	2,025.00	26	280.47
1,972.00	25	265.00	2,026.00	26	280.76
1,973.00	25	265.28	2,027.00	26	281.06
1,974.00	25	265.57	2,028.00	26	281.36
1,975.00	25	265.86	2,029.00	26	281.65
1,976.00	25	266.15	2,030.00	26	281.95
1,977.00	25	266.43	2,031.00	26	282.25
1,978.00	25	266.72	2,032.00	26	282.55
1,979.00	25	267.01	2,033.00	26	282.85
1,980.00	25	267.30	2,034.00	26	283.14
1,981.00	25	267.59	2,035.00	26	283.44
1,982.00	25	267.88	2,036.00	26	283.75
1,983.00	26	268.17	2,037.00	26	284.04
1,984.00	26	268.45	2,038.00	26	284.34
1,985.00	26	268.75	2,039.00	26	284.64
1,986.00	26	269.03	2,040.00	26	284.94
1,987.00	26	269.32	2,041.00	26	285.25
1,988.00	26	269.61	2,042.00	26	285.54
1,989.00	26	269.90	2,043.00	26	285.84
1,990.00	26	270.19	2,044.00	26	286.14
1,991.00	26	270.48	2,045.00	26	286.44
1,992.00	26	270.77	2,046.00	26	286.75
1,993.00	26	271.06	2,047.00	26	287.04
1,994.00	26	271.36	2,048.00	26	287.34
1,995.00	26	271.65	2,049.00	26	287.64
1,996.00	26	271.94	2,050.00	26	287.94
1,997.00	26	272.23	2,051.00	26	288.25
1,998.00	26	272.52	2,052.00	27	288.55

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,053.00	27	288.85	2,107.00	27	305.43
2,054.00	27	289.15	2,108.00	27	305.75
2,055.00	27	289.45	2,109.00	27	306.06
2,056.00	27	289.76	2,110.00	27	306.37
2,057.00	27	290.06	2,111.00	27	306.68
2,058.00	27	290.36	2,112.00	27	307.00
2,059.00	27	290.66	2,113.00	27	307.31
2,060.00	27	290.97	2,114.00	27	307.62
2,061.00	27	291.27	2,115.00	27	307.93
2,062.00	27	291.57	2,116.00	27	308.25
2,063.00	27	291.88	2,117.00	27	308.56
2,064.00	27	292.18	2,118.00	27	308.88
2,065.00	27	292.50	2,119.00	27	309.19
2,066.00	27	292.79	2,120.00	27	309.51
2,067.00	27	293.10	2,121.00	28	309.82
2,068.00	27	293.40	2,122.00	28	310.14
2,069.00	27	293.70	2,123.00	28	310.45
2,070.00	27	294.01	2,124.00	28	310.77
2,071.00	27	294.32	2,125.00	28	311.08
2,072.00	27	294.62	2,126.00	28	311.40
2,073.00	27	294.93	2,127.00	28	311.71
2,074.00	27	295.23	2,128.00	28	312.03
2,075.00	27	295.54	2,129.00	28	312.35
2,076.00	27	295.84	2,130.00	28	312.66
2,077.00	27	296.15	2,131.00	28	312.98
2,078.00	27	296.46	2,132.00	28	313.30
2,079.00	27	296.76	2,133.00	28	313.61
2,080.00	27	297.07	2,134.00	28	313.93
2,081.00	27	297.38	2,135.00	28	314.25
2,082.00	27	297.69	2,136.00	28	314.56
2,083.00	27	298.00	2,137.00	28	314.88
2,084.00	27	298.30	2,138.00	28	315.20
2,085.00	27	298.61	2,139.00	28	315.52
2,086.00	27	298.92	2,140.00	28	315.84
2,087.00	27	299.23	2,141.00	28	316.16
2,088.00	27	299.53	2,142.00	28	316.47
2,089.00	27	299.84	2,143.00	28	316.79
2,090.00	27	300.15	2,144.00	28	317.11
2,091.00	27	300.46	2,145.00	28	317.43
2,092.00	27	300.77	2,146.00	28	317.75
2,093.00	27	301.08	2,147.00	28	318.07
2,094.00	27	301.39	2,148.00	28	318.39
2,095.00	27	301.70	2,149.00	28	318.71
2,096.00	27	302.01	2,150.00	28	319.03
2,097.00	27	302.32	2,151.00	28	319.35
2,098.00	27	302.63	2,152.00	28	319.67
2,099.00	27	302.94	2,153.00	28	320.00
2,100.00	27	303.25	2,154.00	28	320.32
2,101.00	27	303.56	2,155.00	28	320.64
2,102.00	27	303.87	2,156.00	28	320.96
2,103.00	27	304.18	2,157.00	28	321.28
2,104.00	27	304.50	2,158.00	28	321.60
2,105.00	27	304.81	2,159.00	28	321.92
2,106.00	27	305.12	2,160.00	28	322.25

4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,161.00	28	322.57	2,215.00	29	340.27
2,162.00	28	322.89	2,216.00	29	340.60
2,163.00	28	323.21	2,217.00	29	340.94
2,164.00	28	323.54	2,218.00	29	341.27
2,165.00	28	323.86	2,219.00	29	341.60
2,166.00	28	324.18	2,220.00	29	341.94
2,167.00	28	324.51	2,221.00	29	342.27
2,168.00	28	324.83	2,222.00	29	342.61
2,169.00	28	325.15	2,223.00	29	342.94
2,170.00	28	325.48	2,224.00	29	343.28
2,171.00	28	325.80	2,225.00	29	343.61
2,172.00	28	326.13	2,226.00	29	343.95
2,173.00	28	326.45	2,227.00	29	344.28
2,174.00	28	326.78	2,228.00	29	344.62
2,175.00	28	327.10	2,229.00	29	344.95
2,176.00	28	327.43	2,230.00	29	345.29
2,177.00	28	327.75	2,231.00	29	345.62
2,178.00	28	328.08	2,232.00	29	345.96
2,179.00	28	328.41	2,233.00	29	346.30
2,180.00	28	328.73	2,234.00	29	346.63
2,181.00	28	329.06	2,235.00	29	346.97
2,182.00	28	329.38	2,236.00	29	347.31
2,183.00	28	329.71	2,237.00	29	347.64
2,184.00	28	330.04	2,238.00	29	347.98
2,185.00	28	330.37	2,239.00	29	348.32
2,186.00	28	330.69	2,240.00	29	348.66
2,187.00	28	331.02	2,241.00	29	349.00
2,188.00	28	331.35	2,242.00	29	349.33
2,189.00	29	331.68	2,243.00	29	349.67
2,190.00	29	332.00	2,244.00	29	350.01
2,191.00	29	332.33	2,245.00	29	350.35
2,192.00	29	332.66	2,246.00	29	350.69
2,193.00	29	333.00	2,247.00	29	351.03
2,194.00	29	333.32	2,248.00	29	351.37
2,195.00	29	333.65	2,249.00	29	351.71
2,196.00	29	333.98	2,250.00	29	352.05
2,197.00	29	334.31	2,251.00	29	352.39
2,198.00	29	334.64	2,252.00	29	352.73
2,199.00	29	334.97	2,253.00	29	353.07
2,200.00	29	335.30	2,254.00	29	353.41
2,201.00	29	335.63	2,255.00	29	353.75
2,202.00	29	335.96	2,256.00	30	354.09
2,203.00	29	336.29	2,257.00	30	354.43
2,204.00	29	336.62	2,258.00	30	354.77
2,205.00	29	336.95	2,259.00	30	355.12
2,206.00	29	337.28	2,260.00	30	355.46
2,207.00	29	337.61	2,261.00	30	355.80
2,208.00	29	337.94	2,262.00	30	356.14
2,209.00	29	338.27	2,263.00	30	356.48
2,210.00	29	338.61	2,264.00	30	356.83
2,211.00	29	338.94	2,265.00	30	357.17
2,212.00	29	339.27	2,266.00	30	357.51
2,213.00	29	339.60	2,267.00	30	357.86
2,214.00	29	339.94	2,268.00	30	358.20

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,269.00	30	358.54	2,323.00	31	377.40
2,270.00	30	358.89	2,324.00	31	377.75
2,271.00	30	359.23	2,325.00	31	378.11
2,272.00	30	359.58	2,326.00	31	378.46
2,273.00	30	359.92	2,327.00	31	378.82
2,274.00	30	360.26	2,328.00	31	379.18
2,275.00	30	360.61	2,329.00	31	379.53
2,276.00	30	360.95	2,330.00	31	379.89
2,277.00	30	361.30	2,331.00	31	380.25
2,278.00	30	361.65	2,332.00	31	380.60
2,279.00	30	362.00	2,333.00	31	380.96
2,280.00	30	362.34	2,334.00	31	381.31
2,281.00	30	362.68	2,335.00	31	381.67
2,282.00	30	363.03	2,336.00	31	382.03
2,283.00	30	363.38	2,337.00	31	382.38
2,284.00	30	363.72	2,338.00	31	382.75
2,285.00	30	364.07	2,339.00	31	383.10
2,286.00	30	364.42	2,340.00	31	383.46
2,287.00	30	364.76	2,341.00	31	383.82
2,288.00	30	365.11	2,342.00	31	384.17
2,289.00	30	365.46	2,343.00	31	384.53
2,290.00	30	365.81	2,344.00	31	384.89
2,291.00	30	366.15	2,345.00	31	385.25
2,292.00	30	366.50	2,346.00	31	385.61
2,293.00	30	366.85	2,347.00	31	385.97
2,294.00	30	367.20	2,348.00	31	386.33
2,295.00	30	367.55	2,349.00	31	386.69
2,296.00	30	367.90	2,350.00	31	387.05
2,297.00	30	368.25	2,351.00	31	387.41
2,298.00	30	368.60	2,352.00	31	387.77
2,299.00	30	368.95	2,353.00	31	388.13
2,300.00	30	369.30	2,354.00	31	388.50
2,301.00	30	369.65	2,355.00	31	388.85
2,302.00	30	370.00	2,356.00	31	389.21
2,303.00	30	370.35	2,357.00	31	389.58
2,304.00	30	370.70	2,358.00	31	389.94
2,305.00	30	371.05	2,359.00	31	390.30
2,306.00	30	371.40	2,360.00	31	390.66
2,307.00	30	371.75	2,361.00	31	391.02
2,308.00	30	372.10	2,362.00	31	391.39
2,309.00	30	372.45	2,363.00	31	391.75
2,310.00	30	372.81	2,364.00	31	392.11
2,311.00	30	373.16	2,365.00	31	392.47
2,312.00	30	373.51	2,366.00	31	392.84
2,313.00	30	373.86	2,367.00	31	393.20
2,314.00	30	374.22	2,368.00	31	393.56
2,315.00	30	374.57	2,369.00	31	393.93
2,316.00	30	374.92	2,370.00	31	394.29
2,317.00	30	375.28	2,371.00	31	394.66
2,318.00	30	375.63	2,372.00	31	395.02
2,319.00	30	375.98	2,373.00	31	395.39
2,320.00	30	376.34	2,374.00	31	395.75
2,321.00	30	376.69	2,375.00	31	396.12
2,322.00	30	377.05	2,376.00	31	396.48

G-12

4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,377.00	31	396.85	2,431.00	32	416.90
2,378.00	31	397.21	2,432.00	32	417.27
2,379.00	31	397.58	2,433.00	32	417.65
2,380.00	31	397.95	2,434.00	32	418.03
2,381.00	31	398.31	2,435.00	32	418.41
2,382.00	31	398.68	2,436.00	32	418.78
2,383.00	31	399.05	2,437.00	32	419.16
2,384.00	31	399.41	2,438.00	32	419.54
2,385.00	31	399.78	2,439.00	32	419.92
2,386.00	31	400.15	2,440.00	32	420.30
2,387.00	31	400.51	2,441.00	32	420.68
2,388.00	31	400.88	2,442.00	32	421.06
2,389.00	32	401.25	2,443.00	32	421.44
2,390.00	32	401.62	2,444.00	32	421.81
2,391.00	32	402.00	2,445.00	32	422.19
2,392.00	32	402.36	2,446.00	32	422.57
2,393.00	32	402.73	2,447.00	32	422.95
2,394.00	32	403.09	2,448.00	32	423.33
2,395.00	32	403.46	2,449.00	32	423.72
2,396.00	32	403.83	2,450.00	32	424.10
2,397.00	32	404.20	2,451.00	32	424.48
2,398.00	32	404.57	2,452.00	32	424.86
2,399.00	32	404.94	2,453.00	32	425.25
2,400.00	32	405.31	2,454.00	32	425.62
2,401.00	32	405.68	2,455.00	33	426.00
2,402.00	32	406.05	2,456.00	33	426.39
2,403.00	32	406.43	2,457.00	33	426.77
2,404.00	32	406.80	2,458.00	33	427.15
2,405.00	32	407.17	2,459.00	33	427.53
2,406.00	32	407.54	2,460.00	33	427.92
2,407.00	32	407.91	2,461.00	33	428.30
2,408.00	32	408.28	2,462.00	33	428.68
2,409.00	32	408.66	2,463.00	33	429.07
2,410.00	32	409.03	2,464.00	33	429.45
2,411.00	32	409.40	2,465.00	33	429.83
2,412.00	32	409.77	2,466.00	33	430.22
2,413.00	32	410.15	2,467.00	33	430.60
2,414.00	32	410.52	2,468.00	33	431.00
2,415.00	32	410.89	2,469.00	33	431.37
2,416.00	32	411.27	2,470.00	33	431.76
2,417.00	32	411.64	2,471.00	33	432.14
2,418.00	32	412.01	2,472.00	33	432.53
2,419.00	32	412.39	2,473.00	33	432.91
2,420.00	32	412.76	2,474.00	33	433.30
2,421.00	32	413.14	2,475.00	33	433.68
2,422.00	32	413.51	2,476.00	33	434.07
2,423.00	32	413.89	2,477.00	33	434.46
2,424.00	32	414.26	2,478.00	33	434.84
2,425.00	32	414.64	2,479.00	33	435.23
2,426.00	32	415.02	2,480.00	33	435.62
2,427.00	32	415.39	2,481.00	33	436.01
2,428.00	32	415.77	2,482.00	33	436.39
2,429.00	32	416.14	2,483.00	33	436.78
2,430.00	32	416.52	2,484.00	33	437.17

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,485.00	33	437.56	2,539.00	34	458.84
2,486.00	33	437.95	2,540.00	34	459.25
2,487.00	33	438.33	2,541.00	34	459.64
2,488.00	33	438.72	2,542.00	34	460.04
2,489.00	33	439.11	2,543.00	34	460.44
2,490.00	33	439.50	2,544.00	34	460.84
2,491.00	33	439.89	2,545.00	34	461.25
2,492.00	33	440.28	2,546.00	34	461.64
2,493.00	33	440.67	2,547.00	34	462.05
2,494.00	33	441.06	2,548.00	34	462.45
2,495.00	33	441.45	2,549.00	34	462.85
2,496.00	33	441.84	2,550.00	34	463.25
2,497.00	33	442.23	2,551.00	34	463.65
2,498.00	33	442.62	2,552.00	34	464.06
2,499.00	33	443.01	2,553.00	34	464.46
2,500.00	33	443.41	2,554.00	34	464.86
2,501.00	33	443.80	2,555.00	34	465.27
2,502.00	33	444.19	2,556.00	34	465.67
2,503.00	33	444.58	2,557.00	34	466.07
2,504.00	33	444.97	2,558.00	34	466.48
2,505.00	33	445.37	2,559.00	34	466.88
2,506.00	33	445.76	2,560.00	34	467.29
2,507.00	33	446.15	2,561.00	34	467.69
2,508.00	33	446.55	2,562.00	34	468.10
2,509.00	33	446.94	2,563.00	34	468.50
2,510.00	33	447.33	2,564.00	34	468.91
2,511.00	33	447.73	2,565.00	34	469.31
2,512.00	33	448.12	2,566.00	34	469.72
2,513.00	33	448.51	2,567.00	34	470.12
2,514.00	33	448.91	2,568.00	34	470.53
2,515.00	33	449.30	2,569.00	34	470.93
2,516.00	33	449.70	2,570.00	34	471.34
2,517.00	33	450.09	2,571.00	34	471.75
2,518.00	33	450.50	2,572.00	34	472.16
2,519.00	33	450.88	2,573.00	34	472.56
2,520.00	34	451.28	2,574.00	34	472.97
2,521.00	34	451.68	2,575.00	34	473.38
2,522.00	34	452.07	2,576.00	34	473.79
2,523.00	34	452.47	2,577.00	34	474.19
2,524.00	34	452.86	2,578.00	34	474.60
2,525.00	34	453.26	2,579.00	34	475.01
2,526.00	34	453.66	2,580.00	34	475.42
2,527.00	34	454.06	2,581.00	34	475.83
2,528.00	34	454.45	2,582.00	34	476.25
2,529.00	34	454.85	2,583.00	34	476.65
2,530.00	34	455.25	2,584.00	35	477.06
2,531.00	34	455.65	2,585.00	35	477.47
2,532.00	34	456.05	2,586.00	35	477.88
2,533.00	34	456.44	2,587.00	35	478.29
2,534.00	34	456.84	2,588.00	35	478.70
2,535.00	34	457.25	2,589.00	35	479.11
2,536.00	34	457.64	2,590.00	35	479.52
2,537.00	34	458.04	2,591.00	35	479.93
2,538.00	34	458.44	2,592.00	35	480.34

4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,593.00	35	480.75	2,647.00	36	503.31
2,594.00	35	481.16	2,648.00	36	503.73
2,595.00	35	481.58	2,649.00	36	504.16
2,596.00	35	482.00	2,650.00	36	504.58
2,597.00	35	482.40	2,651.00	36	505.01
2,598.00	35	482.81	2,652.00	36	505.43
2,599.00	35	483.23	2,653.00	36	505.86
2,600.00	35	483.64	2,654.00	36	506.28
2,601.00	35	484.05	2,655.00	36	506.71
2,602.00	35	484.47	2,656.00	36	507.13
2,603.00	35	484.88	2,657.00	36	507.56
2,604.00	35	485.30	2,658.00	36	507.98
2,605.00	35	485.71	2,659.00	36	508.41
2,606.00	35	486.12	2,660.00	36	508.84
2,607.00	35	486.54	2,661.00	36	509.26
2,608.00	35	486.95	2,662.00	36	509.69
2,609.00	35	487.37	2,663.00	36	510.12
2,610.00	35	487.78	2,664.00	36	510.55
2,611.00	35	488.20	2,665.00	36	510.97
2,612.00	35	488.62	2,666.00	36	511.40
2,613.00	35	489.03	2,667.00	36	511.83
2,614.00	35	489.45	2,668.00	36	512.26
2,615.00	35	489.86	2,669.00	36	512.69
2,616.00	35	490.28	2,670.00	36	513.11
2,617.00	35	490.70	2,671.00	36	513.54
2,618.00	35	491.12	2,672.00	36	513.97
2,619.00	35	491.53	2,673.00	36	514.40
2,620.00	35	491.95	2,674.00	36	514.83
2,621.00	35	492.37	2,675.00	36	515.26
2,622.00	35	492.79	2,676.00	36	515.69
2,623.00	35	493.20	2,677.00	36	516.12
2,624.00	35	493.62	2,678.00	36	516.55
2,625.00	35	494.04	2,679.00	36	516.98
2,626.00	35	494.46	2,680.00	36	517.41
2,627.00	35	494.88	2,681.00	36	517.85
2,628.00	35	495.30	2,682.00	36	518.28
2,629.00	35	495.72	2,683.00	36	518.71
2,630.00	35	496.14	2,684.00	36	519.14
2,631.00	35	496.56	2,685.00	36	519.57
2,632.00	35	496.98	2,686.00	36	520.01
2,633.00	35	497.40	2,687.00	36	520.44
2,634.00	35	497.82	2,688.00	36	520.87
2,635.00	35	498.25	2,689.00	36	521.30
2,636.00	35	498.66	2,690.00	36	521.75
2,637.00	35	499.08	2,691.00	36	522.17
2,638.00	35	499.50	2,692.00	36	522.60
2,639.00	35	499.93	2,693.00	36	523.04
2,640.00	35	500.35	2,694.00	36	523.47
2,641.00	35	500.77	2,695.00	36	523.91
2,642.00	35	501.19	2,696.00	36	524.34
2,643.00	35	501.62	2,697.00	36	524.78
2,644.00	35	502.04	2,698.00	36	525.21
2,645.00	35	502.46	2,699.00	36	525.65
2,646.00	35	502.89	2,700.00	36	526.08

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,701.00	36	526.52	2,755.00	37	550.39
2,702.00	36	526.96	2,756.00	37	550.84
2,703.00	36	527.39	2,757.00	37	551.29
2,704.00	36	527.83	2,758.00	37	551.75
2,705.00	36	528.26	2,759.00	37	552.19
2,706.00	36	528.70	2,760.00	37	552.64
2,707.00	36	529.14	2,761.00	37	553.09
2,708.00	36	529.58	2,762.00	37	553.54
2,709.00	36	530.01	2,763.00	37	554.00
2,710.00	37	530.45	2,764.00	37	554.44
2,711.00	37	530.89	2,765.00	37	554.89
2,712.00	37	531.33	2,766.00	37	555.34
2,713.00	37	531.77	2,767.00	37	555.79
2,714.00	37	532.21	2,768.00	37	556.25
2,715.00	37	532.64	2,769.00	37	556.69
2,716.00	37	533.08	2,770.00	37	557.14
2,717.00	37	533.52	2,771.00	37	557.60
2,718.00	37	533.96	2,772.00	38	558.05
2,719.00	37	534.40	2,773.00	38	558.50
2,720.00	37	534.84	2,774.00	38	558.95
2,721.00	37	535.28	2,775.00	38	559.41
2,722.00	37	535.72	2,776.00	38	559.86
2,723.00	37	536.16	2,777.00	38	560.31
2,724.00	37	536.61	2,778.00	38	560.77
2,725.00	37	537.05	2,779.00	38	561.22
2,726.00	37	537.50	2,780.00	38	561.67
2,727.00	37	537.93	2,781.00	38	562.13
2,728.00	37	538.37	2,782.00	38	562.58
2,729.00	37	538.81	2,783.00	37	563.04
2,730.00	37	539.26	2,784.00	38	563.50
2,731.00	37	539.70	2,785.00	38	563.95
2,732.00	37	540.14	2,786.00	38	564.40
2,733.00	37	540.59	2,787.00	38	564.86
2,734.00	37	541.03	2,788.00	38	565.32
2,735.00	37	541.47	2,789.00	38	565.77
2,736.00	37	541.92	2,790.00	38	566.23
2,737.00	37	542.36	2,791.00	38	566.68
2,738.00	37	542.81	2,792.00	38	567.14
2,739.00	37	543.25	2,793.00	38	567.60
2,740.00	37	543.69	2,794.00	38	568.06
2,741.00	37	544.14	2,795.00	38	568.51
2,742.00	37	544.58	2,796.00	38	568.97
2,743.00	37	545.03	2,797.00	38	569.43
2,744.00	37	545.48	2,798.00	38	569.89
2,745.00	37	545.92	2,799.00	38	570.35
2,746.00	37	546.37	2,800.00	38	570.81
2,747.00	37	546.81	2,801.00	38	571.26
2,748.00	37	547.26	2,802.00	38	571.72
2,749.00	37	547.71	2,803.00	38	572.18
2,750.00	37	548.15	2,804.00	38	572.64
2,751.00	37	548.60	2,805.00	38	573.10
2,752.00	37	549.05	2,806.00	38	573.56
2,753.00	37	549.50	2,807.00	38	574.02
2,754.00	37	549.95	2,808.00	38	574.48

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4% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,809.00	38	574.94	2,863.00	39	600.18
2,810.00	38	575.41	2,864.00	39	600.66
2,811.00	38	575.87	2,865.00	39	601.13
2,812.00	38	576.33	2,866.00	39	601.61
2,813.00	38	576.79	2,867.00	39	602.08
2,814.00	38	577.25	2,868.00	39	602.56
2,815.00	38	577.71	2,869.00	39	603.03
2,816.00	38	578.18	2,870.00	39	603.51
2,817.00	38	578.64	2,871.00	39	603.98
2,818.00	38	579.10	2,872.00	39	604.46
2,819.00	38	579.57	2,873.00	39	604.93
2,820.00	38	580.03	2,874.00	39	605.41
2,821.00	38	580.50	2,875.00	39	605.89
2,822.00	38	580.96	2,876.00	39	606.36
2,823.00	38	581.42	2,877.00	39	606.84
2,824.00	38	581.89	2,878.00	39	607.32
2,825.00	38	582.35	2,879.00	39	607.80
2,826.00	38	582.82	2,880.00	39	608.27
2,827.00	38	583.28	2,881.00	39	608.75
2,828.00	38	583.75	2,882.00	39	609.23
2,829.00	38	584.21	2,883.00	39	609.71
2,830.00	38	584.68	2,884.00	39	610.19
2,831.00	38	585.14	2,885.00	39	610.67
2,832.00	38	585.61	2,886.00	39	611.15
2,833.00	38	586.08	2,887.00	39	611.62
2,834.00	39	586.54	2,888.00	39	612.10
2,835.00	39	587.01	2,889.00	39	612.58
2,836.00	39	587.48	2,890.00	39	613.06
2,837.00	39	587.94	2,891.00	39	613.55
2,838.00	39	588.41	2,892.00	39	614.03
2,839.00	39	588.88	2,893.00	39	614.51
2,840.00	39	589.35	2,894.00	39	615.00
2,841.00	39	589.82	2,895.00	40	615.47
2,842.00	39	590.29	2,896.00	40	615.95
2,843.00	39	590.75	2,897.00	40	616.43
2,844.00	39	591.22	2,898.00	40	616.92
2,845.00	39	591.69	2,899.00	40	617.40
2,846.00	39	592.16	2,900.00	40	617.88
2,847.00	39	592.63	2,901.00	40	618.36
2,848.00	39	593.10	2,902.00	40	618.85
2,849.00	39	593.57	2,903.00	40	619.33
2,850.00	39	594.04	2,904.00	40	619.81
2,851.00	39	594.51	2,905.00	40	620.30
2,852.00	39	595.00	2,906.00	40	620.78
2,853.00	39	595.46	2,907.00	40	621.27
2,854.00	39	595.93	2,908.00	40	621.75
2,855.00	39	596.40	2,909.00	40	622.25
2,856.00	39	596.87	2,910.00	40	622.72
2,857.00	39	597.34	2,911.00	40	623.21
2,858.00	39	597.82	2,912.00	40	623.69
2,859.00	39	598.29	2,913.00	40	624.18
2,860.00	39	598.75	2,914.00	40	624.66
2,861.00	39	599.25	2,915.00	40	625.15
2,862.00	39	599.71	2,916.00	40	625.64

Loan Amount	Number of Payments	Total Interest
2,917.00	40	626.12
2,918.00	40	626.61
2,919.00	40	627.10
2,920.00	40	627.58
2,921.00	40	628.07
2,922.00	40	628.56
2,923.00	40	629.05
2,924.00	40	629.54
2,925.00	40	630.03
2,926.00	40	630.51
2,927.00	40	631.00
2,928.00	40	631.50
2,929.00	40	631.98
2,930.00	40	632.47
2,931.00	40	632.96
2,932.00	40	633.45
2,933.00	40	633.94
2,934.00	40	634.44
2,935.00	40	634.93
2,936.00	40	635.42
2,937.00	40	635.91
2,938.00	40	636.40
2,939.00	40	636.89
2,940.00	40	637.39
2,941.00	40	637.88
2,942.00	40	638.37
2,943.00	40	638.87
2,944.00	40	639.36
2,945.00	40	639.85
2,946.00	40	640.35
2,947.00	40	640.84
2,948.00	40	641.34
2,949.00	40	641.83
2,950.00	40	642.32
2,951.00	40	642.82
2,952.00	40	643.32
2,953.00	40	643.81
2,954.00	40	644.31
2,955.00	40	644.80

Loan Amount	Number of Payments	Total Interest

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APPENDIX H

Student Loan Interest Calculations
5% Monthly Repayment Chart at $30.00

5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1.00	1		55.00	2	.31
2.00	1		56.00	2	.32
3.00	1		57.00	2	.33
4.00	1		58.00	2	.34
5.00	1		59.00	2	.35
6.00	1		60.00	3	.36
7.00	1		61.00	3	.37
8.00	1	.01	62.00	3	.38
9.00	1	.01	63.00	3	.39
10.00	1	.01	64.00	3	.40
11.00	1	.02	65.00	3	.42
12.00	1	.02	66.00	3	.43
13.00	1	.02	67.00	3	.44
14.00	1	.03	68.00	3	.45
15.00	1	.03	69.00	3	.46
16.00	1	.04	70.00	3	.47
17.00	1	.04	71.00	3	.50
18.00	1	.05	72.00	3	.50
19.00	1	.05	73.00	3	.51
20.00	1	.05	74.00	3	.52
21.00	1	.06	75.00	3	.54
22.00	1	.06	76.00	3	.55
23.00	1	.07	77.00	3	.56
24.00	1	.08	78.00	3	.57
25.00	1	.08	79.00	3	.59
26.00	1	.09	80.00	3	.60
27.00	1	.09	81.00	3	.61
28.00	1	.10	82.00	3	.63
29.00	1	.10	83.00	3	.64
30.00	2	.11	84.00	3	.65
31.00	2	.12	85.00	3	.67
32.00	2	.12	86.00	3	.68
33.00	2	.13	87.00	3	.70
34.00	2	.14	88.00	3	.71
35.00	2	.14	89.00	3	.73
36.00	2	.15	90.00	4	.75
37.00	2	.16	91.00	4	.76
38.00	2	.16	92.00	4	.77
39.00	2	.17	93.00	4	.79
40.00	2	.18	94.00	4	.80
41.00	2	.19	95.00	4	.82
42.00	2	.20	96.00	4	.83
43.00	2	.20	97.00	4	.85
44.00	2	.21	98.00	4	.86
45.00	2	.22	99.00	4	.88
46.00	2	.23	100.00	4	.90
47.00	2	.25	101.00	4	.91
48.00	2	.25	102.00	4	.93
49.00	2	.25	103.00	4	.94
50.00	2	.26	104.00	4	.96
51.00	2	.27	105.00	4	.98
52.00	2	.28	106.00	4	1.00
53.00	2	.29	107.00	4	1.01
54.00	2	.30	108.00	4	1.03

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
109.00	4	1.05	163.00	6	2.20
110.00	4	1.06	164.00	6	2.23
111.00	4	1.08	165.00	6	2.25
112.00	4	1.10	166.00	6	2.28
113.00	4	1.12	167.00	6	2.30
114.00	4	1.14	168.00	6	2.33
115.00	4	1.15	169.00	6	2.36
116.00	4	1.17	170.00	6	2.38
117.00	4	1.19	171.00	6	2.41
118.00	4	1.21	172.00	6	2.44
119.00	5	1.23	173.00	6	2.46
120.00	5	1.25	174.00	6	2.50
121.00	5	1.27	175.00	6	2.52
122.00	5	1.29	176.00	6	2.54
123.00	5	1.31	177.00	6	2.57
124.00	5	1.33	178.00	7	2.60
125.00	5	1.35	179.00	7	2.63
126.00	5	1.37	180.00	7	2.65
127.00	5	1.39	181.00	7	2.68
128.00	5	1.41	182.00	7	2.71
129.00	5	1.43	183.00	7	2.75
130.00	5	1.45	184.00	7	2.76
131.00	5	1.47	185.00	7	2.79
132.00	5	1.50	186.00	7	2.82
133.00	5	1.51	187.00	7	2.85
134.00	5	1.53	188.00	7	2.88
135.00	5	1.55	189.00	7	2.91
136.00	5	1.57	190.00	7	2.94
137.00	5	1.59	191.00	7	2.97
138.00	5	1.61	192.00	7	3.00
139.00	5	1.64	193.00	7	3.03
140.00	5	1.66	194.00	7	3.06
141.00	5	1.68	195.00	7	3.09
142.00	5	1.70	196.00	7	3.12
143.00	5	1.72	197.00	7	3.15
144.00	5	1.75	198.00	7	3.18
145.00	5	1.77	199.00	7	3.21
146.00	5	1.79	200.00	7	3.25
147.00	5	1.82	201.00	7	3.27
148.00	5	1.84	202.00	7	3.30
149.00	6	1.86	203.00	7	3.33
150.00	6	1.89	204.00	7	3.36
151.00	6	1.91	205.00	7	3.39
152.00	6	1.93	206.00	7	3.42
153.00	6	1.96	207.00	8	3.46
154.00	6	1.98	208.00	8	3.50
155.00	6	2.00	209.00	8	3.52
156.00	6	2.03	210.00	8	3.55
157.00	6	2.05	211.00	8	3.56
158.00	6	2.08	212.00	8	3.62
159.00	6	2.10	213.00	8	3.65
160.00	6	2.13	214.00	8	3.68
161.00	6	2.15	215.00	8	3.71
162.00	6	2.18	216.00	8	3.75

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5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
217.00	8	3.78	271.00	10	5.79
218.00	8	3.81	272.00	10	5.83
219.00	8	3.85	273.00	10	5.87
220.00	8	3.88	274.00	10	5.92
221.00	8	3.92	275.00	10	5.96
222.00	8	3.95	276.00	10	6.00
223.00	8	3.98	277.00	10	6.04
224.00	8	4.02	278.00	10	6.08
225.00	8	4.05	279.00	10	6.13
226.00	8	4.09	280.00	10	6.17
227.00	8	4.12	281.00	10	6.21
228.00	8	4.16	282.00	10	6.25
229.00	8	4.19	283.00	10	6.30
230.00	8	4.23	284.00	10	6.34
231.00	8	4.26	285.00	10	6.38
232.00	8	4.30	286.00	10	6.43
233.00	8	4.33	287.00	10	6.47
234.00	8	4.37	288.00	10	6.52
235.00	8	4.40	289.00	10	6.56
236.00	9	4.44	290.00	10	6.60
237.00	9	4.48	291.00	10	6.65
238.00	9	4.51	292.00	10	6.69
239.00	9	4.55	293.00	10	6.75
240.00	9	4.58	294.00	11	6.78
241.00	9	4.62	295.00	11	6.83
242.00	9	4.66	296.00	11	6.87
243.00	9	4.69	297.00	11	6.92
244.00	9	4.73	298.00	11	6.96
245.00	9	4.77	299.00	11	7.01
246.00	9	4.81	300.00	11	7.05
247.00	9	4.84	301.00	11	7.10
248.00	9	4.88	302.00	11	7.14
249.00	9	4.92	303.00	11	7.19
250.00	9	4.96	304.00	11	7.25
251.00	9	5.00	305.00	11	7.28
252.00	9	5.03	306.00	11	7.33
253.00	9	5.07	307.00	11	7.38
254.00	9	5.11	308.00	11	7.42
255.00	9	5.15	309.00	11	7.47
256.00	9	5.19	310.00	11	7.52
257.00	9	5.23	311.00	11	7.56
258.00	9	5.27	312.00	11	7.61
259.00	9	5.31	313.00	11	7.66
260.00	9	5.35	314.00	11	7.71
261.00	9	5.39	315.00	11	7.75
262.00	9	5.43	316.00	11	7.80
263.00	9	5.47	317.00	11	7.85
264.00	9	5.51	318.00	11	7.90
265.00	10	5.55	319.00	11	7.95
266.00	10	5.59	320.00	11	8.00
267.00	10	5.63	321.00	11	8.04
268.00	10	5.67	322.00	12	8.09
269.00	10	5.71	323.00	12	8.14
270.00	10	5.75	324.00	12	8.19

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
325.00	12	8.25	379.00	14	11.14
326.00	12	8.29	380.00	14	11.19
327.00	12	8.34	381.00	14	11.25
328.00	12	8.39	382.00	14	11.31
329.00	12	8.44	383.00	14	11.37
330.00	12	8.50	384.00	14	11.43
331.00	12	8.54	385.00	14	11.48
332.00	12	8.59	386.00	14	11.54
333.00	12	8.64	387.00	14	11.60
334.00	12	8.69	388.00	14	11.66
335.00	12	8.75	389.00	14	11.72
336.00	12	8.79	390.00	14	11.78
337.00	12	8.85	391.00	14	11.84
338.00	12	8.90	392.00	14	11.90
339.00	12	8.95	393.00	14	11.96
340.00	12	9.00	394.00	14	12.02
341.00	12	9.05	395.00	14	12.08
342.00	12	9.10	396.00	14	12.14
343.00	12	9.16	397.00	14	12.20
344.00	12	9.21	398.00	14	12.26
345.00	12	9.26	399.00	14	12.32
346.00	12	9.31	400.00	14	12.38
347.00	12	9.37	401.00	14	12.44
348.00	12	9.42	402.00	14	12.50
349.00	12	9.47	403.00	14	12.57
350.00	12	9.53	404.00	14	12.63
351.00	13	9.58	405.00	14	12.69
352.00	13	9.63	406.00	14	12.75
353.00	13	9.69	407.00	14	12.81
354.00	13	9.75	408.00	15	12.88
355.00	13	9.79	409.00	15	12.94
356.00	13	9.85	410.00	15	13.00
357.00	13	9.90	411.00	15	13.06
358.00	13	9.96	412.00	15	13.13
359.00	13	10.01	413.00	15	13.19
360.00	13	10.07	414.00	15	13.25
361.00	13	10.12	415.00	15	13.32
362.00	13	10.18	416.00	15	13.38
363.00	13	10.23	417.00	15	13.44
364.00	13	10.29	418.00	15	13.51
365.00	13	10.34	419.00	15	13.57
366.00	13	10.40	420.00	15	13.63
367.00	13	10.45	421.00	15	13.70
368.00	13	10.51	422.00	15	13.76
369.00	13	10.57	423.00	15	13.83
370.00	13	10.62	424.00	15	13.89
371.00	13	10.68	425.00	15	13.96
372.00	13	10.73	426.00	15	14.02
373.00	13	10.79	427.00	15	14.09
374.00	13	10.85	428.00	15	14.15
375.00	13	10.91	429.00	15	14.22
376.00	13	10.96	430.00	15	14.28
377.00	13	11.02	431.00	15	14.35
378.00	13	11.08	432.00	15	14.42

5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
433.00	15	14.48	487.00	17	18.29
434.00	15	14.55	488.00	17	18.36
435.00	15	14.61	489.00	17	18.44
436.00	16	14.68	490.00	17	18.51
437.00	16	14.75	491.00	17	18.59
438.00	16	14.81	492.00	18	18.66
439.00	16	14.88	493.00	18	18.75
440.00	16	14.95	494.00	18	18.81
441.00	16	15.02	495.00	18	18.89
442.00	16	15.08	496.00	18	18.97
443.00	16	15.15	497.00	18	19.04
444.00	16	15.22	498.00	18	19.12
445.00	16	15.29	499.00	18	19.20
446.00	16	15.36	500.00	18	19.27
447.00	16	15.42	501.00	18	19.35
448.00	16	15.50	502.00	18	19.43
449.00	16	15.56	503.00	18	19.50
450.00	16	15.63	504.00	18	19.58
451.00	16	15.70	505.00	18	19.66
452.00	16	15.77	506.00	18	19.75
453.00	16	15.84	507.00	18	19.82
454.00	16	15.91	508.00	18	19.89
455.00	16	15.98	509.00	18	19.97
456.00	16	16.05	510.00	18	20.05
457.00	16	16.12	511.00	18	20.13
458.00	16	16.19	512.00	18	20.21
459.00	16	16.26	513.00	18	20.29
460.00	16	16.33	514.00	18	20.36
461.00	16	16.40	515.00	18	20.44
462.00	16	16.47	516.00	18	20.52
463.00	16	16.54	517.00	18	20.60
464.00	17	16.61	518.00	18	20.68
465.00	17	16.68	519.00	18	20.76
466.00	17	16.75	520.00	19	20.84
467.00	17	16.82	521.00	19	20.92
468.00	17	16.90	522.00	19	21.00
469.00	17	16.97	523.00	19	21.08
470.00	17	17.04	524.00	19	21.16
471.00	17	17.11	525.00	19	21.25
472.00	17	17.18	526.00	19	21.33
473.00	17	17.26	527.00	19	21.41
474.00	17	17.33	528.00	19	21.50
475.00	17	17.40	529.00	19	21.57
476.00	17	17.47	530.00	19	21.65
477.00	17	17.55	531.00	19	21.73
478.00	17	17.62	532.00	19	21.82
479.00	17	17.69	533.00	19	21.90
480.00	17	17.77	534.00	19	21.98
481.00	17	17.84	535.00	19	22.06
482.00	17	17.92	536.00	19	22.14
483.00	17	18.00	537.00	19	22.23
484.00	17	18.06	538.00	19	22.31
485.00	17	18.14	539.00	19	22.39
486.00	17	18.21	540.00	19	22.48

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
541.00	19	22.56	595.00	21	27.31
542.00	19	22.64	596.00	21	27.40
543.00	19	22.73	597.00	21	27.50
544.00	19	22.81	598.00	21	27.59
545.00	19	22.90	599.00	21	27.68
546.00	19	22.98	600.00	21	27.77
547.00	20	23.06	601.00	21	27.86
548.00	20	23.15	602.00	21	27.96
549.00	20	23.23	603.00	22	28.05
550.00	20	23.32	604.00	22	28.15
551.00	20	23.40	605.00	22	28.25
552.00	20	23.50	606.00	22	28.33
553.00	20	23.57	607.00	22	28.43
554.00	20	23.66	608.00	22	28.52
555.00	20	23.75	609.00	22	28.62
556.00	20	23.83	610.00	22	28.71
557.00	20	23.92	611.00	22	28.81
558.00	20	24.00	612.00	22	28.90
559.00	20	24.09	613.00	22	29.00
560.00	20	24.18	614.00	22	29.09
561.00	20	24.26	615.00	22	29.19
562.00	20	24.35	616.00	22	29.28
563.00	20	24.44	617.00	22	29.38
564.00	20	24.52	618.00	22	29.48
565.00	20	24.61	619.00	22	29.57
566.00	20	24.70	620.00	22	29.67
567.00	20	24.79	621.00	22	29.76
568.00	20	24.87	622.00	22	29.86
569.00	20	24.96	623.00	22	29.96
570.00	20	25.05	624.00	22	30.06
571.00	20	25.14	625.00	22	30.15
572.00	20	25.23	626.00	22	30.25
573.00	20	25.32	627.00	22	30.35
574.00	20	25.40	628.00	22	30.45
575.00	21	25.50	629.00	22	30.54
576.00	21	25.58	630.00	23	30.64
577.00	21	25.67	631.00	23	30.75
578.00	21	25.76	632.00	23	30.84
579.00	21	25.85	633.00	23	30.94
580.00	21	25.94	634.00	23	31.04
581.00	21	26.03	635.00	23	31.13
582.00	21	26.12	636.00	23	31.23
583.00	21	26.21	637.00	23	31.33
584.00	21	26.30	638.00	23	31.43
585.00	21	26.39	639.00	23	31.53
586.00	21	26.48	640.00	23	31.63
587.00	21	26.57	641.00	23	31.73
588.00	21	26.66	642.00	23	31.83
589.00	21	26.76	643.00	23	31.93
590.00	21	26.85	644.00	23	32.03
591.00	21	26.94	645.00	23	32.13
592.00	21	27.03	646.00	23	32.23
593.00	21	27.12	647.00	23	32.33
594.00	21	27.22	648.00	23	32.44

5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
649.00	23	32.54	703.00	25	38.26
650.00	23	32.64	704.00	25	38.37
651.00	23	32.75	705.00	25	38.48
652.00	23	32.84	706.00	25	38.59
653.00	23	32.94	707.00	25	38.70
654.00	23	33.05	708.00	25	38.81
655.00	23	33.15	709.00	25	38.92
656.00	23	33.25	710.00	25	39.03
657.00	24	33.35	711.00	26	39.15
658.00	24	33.46	712.00	26	39.26
659.00	24	33.56	713.00	26	39.37
660.00	24	33.66	714.00	26	39.48
661.00	24	33.77	715.00	26	39.60
662.00	24	33.87	716.00	26	39.71
663.00	24	33.97	717.00	26	39.82
664.00	24	34.08	718.00	26	39.93
665.00	24	34.18	719.00	26	40.05
666.00	24	34.28	720.00	26	40.16
667.00	24	34.39	721.00	26	40.27
668.00	24	34.50	722.00	26	40.39
669.00	24	34.60	723.00	26	40.50
670.00	24	34.70	724.00	26	40.62
671.00	24	34.81	725.00	26	40.73
672.00	24	34.91	726.00	26	40.84
673.00	24	35.02	727.00	26	40.96
674.00	24	35.12	728.00	26	41.07
675.00	24	35.23	729.00	26	41.19
676.00	24	35.33	730.00	26	41.30
677.00	24	35.44	731.00	26	41.42
678.00	24	35.55	732.00	26	41.53
679.00	24	35.65	733.00	26	41.65
680.00	24	35.76	734.00	26	41.76
681.00	24	35.87	735.00	26	41.88
682.00	24	35.97	736.00	26	42.00
683.00	24	36.08	737.00	26	42.11
684.00	25	36.19	738.00	27	42.23
685.00	25	36.30	739.00	27	42.35
686.00	25	36.40	740.00	27	42.46
687.00	25	36.51	741.00	27	42.58
688.00	25	36.62	742.00	27	42.70
689.00	25	36.73	743.00	27	42.81
690.00	25	36.83	744.00	27	42.93
691.00	25	36.94	745.00	27	43.05
692.00	25	37.05	746.00	27	43.17
693.00	25	37.16	747.00	27	43.29
694.00	25	37.27	748.00	27	43.40
695.00	25	37.38	749.00	27	43.52
696.00	25	37.50	750.00	27	43.64
697.00	25	37.60	751.00	27	43.76
698.00	25	37.71	752.00	27	43.88
699.00	25	37.82	753.00	27	44.00
700.00	25	37.93	754.00	27	44.12
701.00	25	38.04	755.00	27	44.25
702.00	25	38.15	756.00	27	44.36

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Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
757.00	27	44.47	811.00	29	51.20
758.00	27	44.59	812.00	29	51.33
759.00	27	44.71	813.00	29	51.46
760.00	27	44.84	814.00	29	51.59
761.00	27	44.96	815.00	29	51.72
762.00	27	45.08	816.00	29	51.85
763.00	27	45.20	817.00	29	51.98
764.00	27	45.32	818.00	30	52.11
765.00	28	45.44	819.00	30	52.25
766.00	28	45.56	820.00	30	52.37
767.00	28	45.68	821.00	30	52.50
768.00	28	45.80	822.00	30	52.63
769.00	28	45.93	823.00	30	52.76
770.00	28	46.05	824.00	30	52.90
771.00	28	46.17	825.00	30	53.03
772.00	28	46.29	826.00	30	53.16
773.00	28	46.41	827.00	30	53.29
774.00	28	46.54	828.00	30	53.42
775.00	28	46.66	829.00	30	53.56
776.00	28	46.78	830.00	30	53.69
777.00	28	46.91	831.00	30	53.82
778.00	28	47.03	832.00	30	53.95
779.00	28	47.15	833.00	30	54.09
780.00	28	47.28	834.00	30	54.22
781.00	28	47.40	835.00	30	54.35
782.00	28	47.52	836.00	30	54.50
783.00	28	47.65	337.00	30	54.62
784.00	28	47.77	838.00	30	54.76
785.00	28	47.90	839.00	30	54.89
786.00	28	48.02	840.00	30	55.02
787.00	28	48.15	841.00	30	55.16
788.00	28	48.27	842.00	30	55.29
789.00	28	48.40	843.00	30	55.43
790.00	28	48.52	844.00	30	55.56
791.00	28	48.65	845.00	31	55.70
792.00	29	48.78	846.00	31	55.83
793.00	29	48.90	847.00	31	55.97
794.00	29	49.03	848.00	31	56.10
795.00	29	49.15	849.00	31	56.25
796.00	29	49.28	850.00	31	56.38
797.00	29	49.41	851.00	31	56.51
798.00	29	49.53	852.00	31	56.65
799.00	29	49.66	853.00	31	56.79
800.00	29	49.79	854.00	31	56.92
801.00	29	49.92	855.00	31	57.06
802.00	29	50.04	856.00	31	57.20
803.00	29	50.17	857.00	31	57.33
804.00	29	50.30	858.00	31	57.47
805.00	29	50.43	859.00	31	57.61
806.00	29	50.56	860.00	31	57.75
807.00	29	50.68	861.00	31	57.89
808.00	29	50.81	862.00	31	58.02
809.00	29	50.94	863.00	31	58.16
810.00	29	51.07	864.00	31	58.30

5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
865.00	31	58.44	919.00	33	66.20
866.00	31	58.58	920.00	33	66.35
867.00	31	58.72	921.00	33	66.50
868.00	31	58.86	922.00	33	66.65
869.00	31	59.00	923.00	33	66.80
870.00	31	59.14	924.00	34	66.95
871.00	32	59.28	925.00	34	67.10
872.00	32	59.42	926.00	34	67.25
873.00	32	59.56	927.00	34	67.40
874.00	32	59.70	928.00	34	67.55
875.00	32	59.84	929.00	34	67.70
876.00	32	59.98	930.00	34	67.85
877.00	32	60.12	931.00	34	68.00
878.00	32	60.26	932.00	34	68.15
879.00	32	60.40	933.00	34	68.30
880.00	32	60.54	934.00	34	68.46
881.00	32	60.69	935.00	34	68.61
882.00	32	60.83	936.00	34	68.76
883.00	32	60.97	937.00	34	68.91
884.00	32	61.11	938.00	34	69.06
885.00	32	61.25	939.00	34	69.22
886.00	32	61.40	940.00	34	69.37
887.00	32	61.54	941.00	34	69.52
888.00	32	61.68	942.00	34	69.67
889.00	32	61.83	943.00	34	69.83
890.00	32	61.97	944.00	34	69.98
891.00	32	62.11	945.00	34	70.13
892.00	32	62.26	946.00	34	70.29
893.00	32	62.40	947.00	34	70.44
894.00	32	62.54	948.00	34	70.59
895.00	32	62.69	949.00	34	70.75
896.00	32	62.83	950.00	35	70.90
897.00	32	62.98	951.00	35	71.06
898.00	33	63.12	952.00	35	71.21
899.00	33	63.27	953.00	35	71.37
900.00	33	63.41	954.00	35	71.52
901.00	33	63.56	955.00	35	71.68
902.00	33	63.70	956.00	35	71.83
903.00	33	63.85	957.00	35	72.00
904.00	33	64.00	958.00	35	72.14
905.00	33	64.14	959.00	35	72.30
906.00	33	64.29	960.00	35	72.46
907.00	33	64.43	961.00	35	72.61
908.00	33	64.58	962.00	35	72.77
909.00	33	64.73	963.00	35	72.93
910.00	33	64.87	964.00	35	73.08
911.00	33	65.02	965.00	35	73.25
912.00	33	65.17	966.00	35	73.40
913.00	33	65.32	967.00	35	73.55
914.00	33	65.46	968.00	35	73.71
915.00	33	65.61	969.00	35	73.87
916.00	33	65.76	970.00	35	74.03
917.00	33	65.91	971.00	35	74.19
918.00	33	66.06	972.00	35	74.34

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
973.00	35	74.50	1,027.00	38	83.34
974.00	35	74.66	1,028.00	38	83.51
975.00	35	74.82	1,029.00	38	83.68
976.00	36	74.98	1,030.00	38	83.85
977.00	36	75.14	1,031.00	38	84.02
978.00	36	75.30	1,032.00	38	84.19
979.00	36	75.46	1,033.00	38	84.36
980.00	36	75.62	1,034.00	38	84.53
981.00	36	75.78	1,035.00	38	84.70
982.00	36	75.94	1,036.00	38	84.87
983.00	36	76.10	1,037.00	38	85.04
984.00	36	76.26	1,038.00	38	85.21
985.00	36	76.42	1,039.00	38	85.38
986.00	36	76.58	1,040.00	38	85.55
987.00	36	76.75	1,041.00	38	85.73
988.00	36	76.90	1,042.00	38	85.90
989.00	36	77.07	1,043.00	38	86.07
990.00	36	77.23	1,044.00	38	86.25
991.00	36	77.39	1,045.00	38	86.41
992.00	36	77.55	1,046.00	38	86.59
993.00	36	77.71	1,047.00	38	86.76
994.00	36	77.88	1,048.00	38	86.93
995.00	36	78.04	1,049.00	38	87.10
996.00	36	78.20	1,050.00	38	87.28
997.00	36	78.36	1,051.00	38	87.45
998.00	36	78.53	1,052.00	38	87.62
999.00	36	78.69	1,053.00	39	87.80
1,000.00	36	78.85	1,054.00	39	87.97
1,001.00	37	79.02	1,055.00	39	88.14
1,002.00	37	79.18	1,056.00	39	88.32
1,003.00	37	79.35	1,057.00	39	88.50
1,004.00	37	79.51	1,058.00	39	88.67
1,005.00	37	79.68	1,059.00	39	88.84
1,006.00	37	79.84	1,060.00	39	89.02
1,007.00	37	80.01	1,061.00	39	89.19
1,008.00	37	80.17	1,062.00	39	89.37
1,009.00	37	80.34	1,063.00	39	89.54
1,010.00	37	80.50	1,064.00	39	89.72
1,011.00	37	80.67	1,065.00	39	89.90
1,012.00	37	80.83	1,066.00	39	90.07
1,013.00	37	81.00	1,067.00	39	90.25
1,014.00	37	81.17	1,068.00	39	90.42
1,015.00	37	81.33	1,069.00	39	90.60
1,016.00	37	81.50	1,070.00	39	90.78
1,017.00	37	81.67	1,071.00	39	90.95
1,018.00	37	81.83	1,072.00	39	91.13
1,019.00	37	82.00	1,073.00	39	91.31
1,020.00	37	82.17	1,074.00	39	91.50
1,021.00	37	82.33	1,075.00	39	91.67
1,022.00	37	82.50	1,076.00	39	91.84
1,023.00	37	82.67	1,077.00	39	92.02
1,024.00	37	82.84	1,078.00	40	92.20
1,025.00	37	83.01	1,079.00	40	92.38
1,026.00	37	83.17	1,080.00	40	92.56

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5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,081.00	40	92.75	1,135.00	42	102.69
1,082.00	40	92.92	1,136.00	42	102.88
1,083.00	40	93.10	1,137.00	42	103.07
1,084.00	40	93.27	1,138.00	42	103.26
1,085.00	40	93.45	1,139.00	42	103.45
1,086.00	40	93.63	1,140.00	42	103.64
1,087.00	40	93.81	1,141.00	42	103.83
1,088.00	40	94.00	1,142.00	42	104.02
1,089.00	40	94.18	1,143.00	42	104.21
1,090.00	40	94.36	1,144.00	42	104.41
1,091.00	40	94.54	1,145.00	42	104.60
1,092.00	40	94.72	1,146.00	42	104.79
1,093.00	40	94.90	1,147.00	42	104.98
1,094.00	40	95.08	1,148.00	42	105.17
1,095.00	40	95.26	1,149.00	42	105.36
1,096.00	40	95.44	1,150.00	42	105.56
1,097.00	40	95.63	1,151.00	42	105.75
1,098.00	40	95.81	1,152.00	42	105.94
1,099.00	40	96.00	1,153.00	42	106.14
1,100.00	40	96.17	1,154.00	43	106.33
1,101.00	40	96.36	1,155.00	43	106.52
1,102.00	40	96.54	1,156.00	43	106.72
1,103.00	40	96.72	1,157.00	43	106.91
1,104.00	41	96.91	1,158.00	43	107.10
1,105.00	41	97.09	1,159.00	43	107.30
1,106.00	41	97.27	1,160.00	43	107.50
1,107.00	41	97.46	1,161.00	43	107.69
1,108.00	41	97.64	1,162.00	43	107.88
1,109.00	41	97.83	1,163.00	43	108.08
1,110.00	41	98.01	1,164.00	43	108.27
1,111.00	41	98.20	1,165.00	43	108.47
1,112.00	41	98.38	1,166.00	43	108.66
1,113.00	41	98.57	1,167.00	43	108.86
1,114.00	41	98.75	1,168.00	43	109.06
1,115.00	41	98.94	1,169.00	43	109.25
1,116.00	41	99.12	1,170.00	43	109.45
1,117.00	41	99.31	1,171.00	43	109.64
1,118.00	41	99.50	1,172.00	43	109.84
1,119.00	41	99.68	1,173.00	43	110.04
1,120.00	41	99.87	1,174.00	43	110.25
1,121.00	41	100.06	1,175.00	43	110.43
1,122.00	41	100.25	1,176.00	43	110.63
1,123.00	41	100.43	1,177.00	43	110.83
1,124.00	41	100.62	1,178.00	43	111.03
1,125.00	41	100.80	1,179.00	44	111.22
1,126.00	41	101.00	1,180.00	44	111.42
1,127.00	41	101.18	1,181.00	44	111.62
1,128.00	41	101.37	1,182.00	44	111.82
1,129.00	42	101.56	1,183.00	44	112.02
1,130.00	42	101.75	1,184.00	44	112.22
1,131.00	42	101.93	1,185.00	44	112.42
1,132.00	42	102.12	1,186.00	44	112.62
1,133.00	42	102.31	1,187.00	44	112.82
1,134.00	42	102.50	1,188.00	44	113.02

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,189.00	44	113.22	1,243.00	46	124.33
1,190.00	44	113.42	1,244.00	46	124.54
1,191.00	44	113.62	1,245.00	46	124.75
1,192.00	44	113.82	1,246.00	46	124.96
1,193.00	44	114.02	1,247.00	46	125.17
1,194.00	44	114.22	1,248.00	46	125.39
1,195.00	44	114.42	1,249.00	46	125.60
1,196.00	44	114.62	1,250.00	46	125.81
1,197.00	44	114.83	1,251.00	46	126.02
1,198.00	44	115.03	1,252.00	46	126.25
1,199.00	44	115.23	1,253.00	46	126.45
1,200.00	44	115.43	1,254.00	47	126.66
1,201.00	44	115.64	1,255.00	47	126.88
1,202.00	44	115.84	1,256.00	47	127.09
1,203.00	44	116.04	1,257.00	47	127.30
1,204.00	45	116.25	1,258.00	47	127.52
1,205.00	45	116.45	1,259.00	47	127.73
1,206.00	45	116.65	1,260.00	47	127.95
1,207.00	45	116.86	1,261.00	47	128.16
1,208.00	45	117.06	1,262.00	47	128.38
1,209.00	45	117.26	1,263.00	47	128.59
1,210.00	45	117.47	1,264.00	47	128.81
1,211.00	45	117.67	1,265.00	47	129.02
1,212.00	45	117.88	1,266.00	47	129.25
1,213.00	45	118.08	1,267.00	47	129.45
1,214.00	45	118.29	1,268.00	47	129.67
1,215.00	45	118.50	1,269.00	47	129.89
1,216.00	45	118.70	1,270.00	47	130.10
1,217.00	45	118.90	1,271.00	47	130.32
1,218.00	45	119.11	1,272.00	47	130.54
1,219.00	45	119.32	1,273.00	47	130.75
1,220.00	45	119.52	1,274.00	47	130.97
1,221.00	45	119.73	1,275.00	47	131.19
1,222.00	45	119.94	1,276.00	47	131.41
1,223.00	45	120.14	1,277.00	47	131.62
1,224.00	45	120.35	1,278.00	47	131.84
1,225.00	45	120.56	1,279.00	48	132.06
1,226.00	45	120.77	1,280.00	48	132.28
1,227.00	45	120.97	1,281.00	48	132.50
1,228.00	45	121.18	1,282.00	48	132.72
1,229.00	46	121.39	1,283.00	48	132.94
1,230.00	46	121.60	1,284.00	48	133.16
1,231.00	46	121.81	1,285.00	48	133.38
1,232.00	46	122.02	1,286.00	48	133.60
1,233.00	46	122.23	1,287.00	48	133.82
1,234.00	46	122.43	1,288.00	48	134.04
1,235.00	46	122.64	1,289.00	48	134.26
1,236.00	46	122.85	1,290.00	48	134.48
1,237.00	46	123.06	1,291.00	48	134.70
1,238.00	46	123.27	1,292.00	48	134.92
1,239.00	46	123.48	1,293.00	48	135.14
1,240.00	46	123.69	1,294.00	48	135.36
1,241.00	46	123.90	1,295.00	48	135.58
1,242.00	46	124.12	1,296.00	48	135.81

5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,297.00	48	136.03	1,351.00	50	148.33
1,298.00	48	136.25	1,352.00	51	148.57
1,299.00	48	136.47	1,353.00	51	148.80
1,300.00	48	136.70	1,354.00	51	149.04
1,301.00	48	136.92	1,355.00	51	149.27
1,302.00	48	137.14	1,356.00	51	149.50
1,303.00	49	137.37	1,357.00	51	149.75
1,304.00	49	137.59	1,358.00	51	149.97
1,305.00	49	137.81	1,359.00	51	150.21
1,306.00	49	138.04	1,360.00	51	150.44
1,307.00	49	138.26	1,361.00	51	150.68
1,308.00	49	138.50	1,362.00	51	150.92
1,309.00	49	138.71	1,363.00	51	151.15
1,310.00	49	138.94	1,364.00	51	151.39
1,311.00	49	139.16	1,365.00	51	151.62
1,312.00	49	139.39	1,366.00	51	151.86
1,313.00	49	139.61	1,367.00	51	152.10
1,314.00	49	139.84	1,368.00	51	152.34
1,315.00	49	140.06	1,369.00	51	152.57
1,316.00	49	140.29	1,370.00	51	152.81
1,317.00	49	140.52	1,371.00	51	153.05
1,318.00	49	140.75	1,372.00	51	153.29
1,319.00	49	140.97	1,373.00	51	153.52
1,320.00	49	141.20	1,374.00	51	153.76
1,321.00	49	141.42	1,375.00	51	154.00
1,322.00	49	141.65	1,376.00	52	154.25
1,323.00	49	141.88	1,377.00	52	154.48
1,324.00	49	142.11	1,378.00	52	154.72
1,325.00	49	142.33	1,379.00	52	154.96
1,326.00	49	142.56	1,380.00	52	155.20
1,327.00	49	142.79	1,381.00	52	155.44
1,328.00	50	143.02	1,382.00	52	155.68
1,329.00	50	143.25	1,383.00	52	155.92
1,330.00	50	143.48	1,384.00	52	156.16
1,331.00	50	143.71	1,385.00	52	156.40
1,332.00	50	143.93	1,386.00	52	156.64
1,333.00	50	144.16	1,387.00	52	156.88
1,334.00	50	144.39	1,388.00	52	157.12
1,335.00	50	144.62	1,389.00	52	157.36
1,336.00	50	144.85	1,390.00	52	157.60
1,337.00	50	145.09	1,391.00	52	157.85
1,338.00	50	145.32	1,392.00	52	158.09
1,339.00	50	145.55	1,393.00	52	158.33
1,340.00	50	145.78	1,394.00	52	158.57
1,341.00	50	146.01	1,395.00	52	158.82
1,342.00	50	146.25	1,396.00	52	159.06
1,343.00	50	146.47	1,397.00	52	159.30
1,344.00	50	146.70	1,398.00	52	159.54
1,345.00	50	146.94	1,399.00	52	159.79
1,346.00	50	147.17	1,400.00	53	160.03
1,347.00	50	147.40	1,401.00	53	160.28
1,348.00	50	147.63	1,402.00	53	160.52
1,349.00	50	147.87	1,403.00	53	160.77
1,350.00	50	148.10	1,404.00	53	161.01

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,405.00	53	161.25	1,459.00	55	174.80
1,406.00	53	161.50	1,460.00	55	175.06
1,407.00	53	151.75	1,461.00	55	175.32
1,408.00	53	162.00	1,462.00	55	175.57
1,409.00	53	162.25	1,463.00	55	175.83
1,410.00	53	162.48	1,464.00	55	176.09
1,411.00	53	162.73	1,465.00	55	176.35
1,412.00	53	162.98	1,466.00	55	176.60
1,413.00	53	163.22	1,467.00	55	176.86
1,414.00	53	163.47	1,468.00	55	177.12
1,415.00	53	163.72	1,469.00	55	177.38
1,416.00	53	163.96	1,470.00	55	177.64
1,417.00	53	164.21	1,471.00	55	177.90
1,418.00	53	164.46	1,472.00	56	178.16
1,419.00	53	164.71	1,473.00	56	178.42
1,420.00	53	164.95	1,474.00	56	178.68
1,421.00	53	165.20	1,475.00	56	178.94
1,422.00	53	165.45	1,476.00	56	179.20
1,423.00	53	165.70	1,477.00	56	179.46
1,424.00	53	165.95	1,478.00	56	179.72
1,425.00	54	166.20	1,479.00	56	179.98
1,426.00	54	166.45	1,480.00	56	180.25
1,427.00	54	166.70	1,481.00	56	180.50
1,428.00	54	166.95	1,482.00	56	180.77
1,429.00	54	167.20	1,483.00	56	181.03
1,430.00	54	167.45	1,484.00	56	181.29
1,431.00	54	167.70	1,485.00	56	181.55
1,432.00	54	167.95	1,486.00	56	181.81
1,433.00	54	168.20	1,487.00	56	182.08
1,434.00	54	168.45	1,488.00	56	182.34
1,435.00	54	168.70	1,489.00	56	182.60
1,436.00	54	168.95	1,490.00	56	182.87
1,437.00	54	169.21	1,491.00	56	183.13
1,438.00	54	169.46	1,492.00	56	183.39
1,439.00	54	169.71	1,493.00	56	183.66
1,440.00	54	169.96	1,494.00	56	183.92
1,441.00	54	170.22	1,495.00	56	184.19
1,442.00	54	170.47	1,496.00	57	184.45
1,443.00	54	170.72	1,497.00	57	184.72
1,444.00	54	170.98	1,498.00	57	184.98
1,445.00	54	171.23	1,499.00	57	185.25
1,446.00	54	171.48	1,500.00	57	185.51
1,447.00	54	171.75	1,501.00	57	185.78
1,448.00	55	172.00	1,502.00	57	186.05
1,449.00	55	172.25	1,503.00	57	186.31
1,450.00	55	172.50	1,504.00	57	186.58
1,451.00	55	172.76	1,505.00	57	186.85
1,452.00	55	173.01	1,506.00	57	187.11
1,453.00	55	173.27	1,507.00	57	187.38
1,454.00	55	173.52	1,508.00	57	187.65
1,455.00	55	173.78	1,509.00	57	187.91
1,456.00	55	174.03	1,510.00	57	188.18
1,457.00	55	174.29	1,511.00	57	188.45
1,458.00	55	174.55	1,512.00	57	188.72

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5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest
1,513.00	57	189.00
1,514.00	57	189.26
1,515.00	57	189.53
1,516.00	57	189.79
1,517.00	57	190.06
1,518.00	57	190.33
1,519.00	57	190.60
1,520.00	58	190.87
1,521.00	58	191.14
1,522.00	58	191.41
1,523.00	58	191.69
1,524.00	58	191.95
1,525.00	58	192.23
1,526.00	58	192.50
1,527.00	58	192.77
1,528.00	58	193.04
1,529.00	58	193.32
1,530.00	58	193.59
1,531.00	58	193.86
1,532.00	58	194.13
1,533.00	58	194.41
1,534.00	58	194.68
1,535.00	58	194.95
1,536.00	58	195.23
1,537.00	58	195.50
1,538.00	58	195.77
1,539.00	58	196.05
1,540.00	58	196.32
1,541.00	58	196.60
1,542.00	58	196.87
1,543.00	59	197.15
1,544.00	59	197.42
1,545.00	59	197.70
1,546.00	59	197.98
1,547.00	59	198.25
1,548.00	59	198.53
1,549.00	59	198.81
1,550.00	59	199.08
1,551.00	59	199.36
1,552.00	59	199.64
1,553.00	59	199.91
1,554.00	59	200.19
1,555.00	59	200.47
1,556.00	59	200.75
1,557.00	59	201.03
1,558.00	59	201.31
1,559.00	59	201.58
1,560.00	59	201.86
1,561.00	59	202.14
1,562.00	59	202.42
1,563.00	59	202.70
1,564.00	59	202.98
1,565.00	59	203.26
1,566.00	59	203.54
1,567.00	60	203.82
1,568.00	60	204.10
1,569.00	60	204.39
1,570.00	60	204.67
1,571.00	60	204.95
1,572.00	60	205.23
1,573.00	60	205.51
1,574.00	60	205.80
1,575.00	60	206.08
1,576.00	60	206.36
1,577.00	60	206.64
1,578.00	60	206.93
1,579.00	60	207.21
1,580.00	60	207.50
1,581.00	60	207.78
1,582.00	60	208.06
1,583.00	60	208.35
1,584.00	60	208.63
1,585.00	60	208.92
1,586.00	60	209.20
1,587.00	60	209.50
1,588.00	60	209.77
1,589.00	60	210.06
1,590.00	61	210.34
1,591.00	61	210.63
1,592.00	61	210.92
1,593.00	61	211.20
1,594.00	61	211.50
1,595.00	61	211.78
1,596.00	61	212.06
1,597.00	61	212.35
1,598.00	61	212.64
1,599.00	61	212.93
1,600.00	61	213.22
1,601.00	61	213.50
1,602.00	61	213.79
1,603.00	61	214.08
1,604.00	61	214.37
1,605.00	61	214.66
1,606.00	61	214.95
1,607.00	61	215.25
1,608.00	61	215.53
1,609.00	61	215.82
1,610.00	61	216.11
1,611.00	61	216.40
1,612.00	61	216.69
1,613.00	61	216.98
1,614.00	62	217.28
1,615.00	62	217.57
1,616.00	62	217.86
1,617.00	62	218.15
1,618.00	62	218.44
1,619.00	62	218.75
1,620.00	62	219.03
1,621.00	62	219.32
1,622.00	62	219.62
1,623.00	62	219.91
1,624.00	62	220.20
1,625.00	62	220.50
1,626.00	62	220.79
1,627.00	62	221.09
1,628.00	62	221.38
1,629.00	62	221.68
1,630.00	62	221.97
1,631.00	62	222.27
1,632.00	62	222.56
1,633.00	62	222.86
1,634.00	62	223.15
1,635.00	62	223.45
1,636.00	62	223.75
1,637.00	63	224.04
1,638.00	63	224.34
1,639.00	63	224.64
1,640.00	63	224.94
1,641.00	63	225.23
1,642.00	63	225.53
1,643.00	63	225.83
1,644.00	63	226.13
1,645.00	63	226.43
1,646.00	63	226.73
1,647.00	63	227.03
1,648.00	63	227.33
1,649.00	63	227.62
1,650.00	63	227.92
1,651.00	63	228.22
1,652.00	63	228.53
1,653.00	63	228.83
1,654.00	63	229.13
1,655.00	63	229.43
1,656.00	63	229.73
1,657.00	63	230.03
1,658.00	63	230.33
1,659.00	63	230.63
1,660.00	64	230.94
1,661.00	64	231.25
1,662.00	64	231.54
1,663.00	64	231.84
1,664.00	64	232.15
1,665.00	64	232.45
1,666.00	64	232.75
1,667.00	64	233.06
1,668.00	64	233.36
1,669.00	64	233.67
1,670.00	64	233.97
1,671.00	64	234.28
1,672.00	64	234.58
1,673.00	64	234.89
1,674.00	64	235.19
1,675.00	64	235.50
1,676.00	64	235.80
1,677.00	64	236.11
1,678.00	64	236.42
1,679.00	64	236.72
1,680.00	64	237.03
1,681.00	64	237.34
1,682.00	64	237.65
1,683.00	65	237.95
1,684.00	65	238.26
1,685.00	65	238.57
1,686.00	65	238.88
1,687.00	65	239.19
1,688.00	65	239.50
1,689.00	65	239.80
1,690.00	65	240.11
1,691.00	65	240.42
1,692.00	65	240.73
1,693.00	65	241.04
1,694.00	65	241.35
1,695.00	65	241.66
1,696.00	65	241.97
1,697.00	65	242.28
1,698.00	65	242.60
1,699.00	65	242.91
1,700.00	65	243.22
1,701.00	65	243.53
1,702.00	65	243.84
1,703.00	65	244.16
1,704.00	65	244.47
1,705.00	65	244.78
1,706.00	66	245.09
1,707.00	66	245.41
1,708.00	66	245.72
1,709.00	66	246.04
1,710.00	66	246.35
1,711.00	66	246.66
1,712.00	66	246.98
1,713.00	66	247.29
1,714.00	66	247.61
1,715.00	66	247.92
1,716.00	66	248.25
1,717.00	66	248.55
1,718.00	66	248.87
1,719.00	66	249.19
1,720.00	66	249.50
1,721.00	66	249.82
1,722.00	66	250.14
1,723.00	66	250.45
1,724.00	66	250.77
1,725.00	66	251.09
1,726.00	66	251.41
1,727.00	66	251.73
1,728.00	67	252.04

5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest
1,729.00	67	252.36
1,730.00	67	252.68
1,731.00	67	253.00
1,732.00	67	253.32
1,733.00	67	253.64
1,734.00	67	253.96
1,735.00	67	254.28
1,736.00	67	254.60
1,737.00	67	254.92
1,738.00	67	255.25
1,739.00	67	255.56
1,740.00	67	255.88
1,741.00	67	256.21
1,742.00	67	256.53
1,743.00	67	256.85
1,744.00	67	257.17
1,745.00	67	257.50
1,746.00	67	257.82
1,747.00	67	258.14
1,748.00	67	258.46
1,749.00	67	258.79
1,750.00	67	259.11
1,751.00	68	259.43
1,752.00	68	259.76
1,753.00	68	260.08
1,754.00	68	260.41
1,755.00	68	260.73
1,756.00	68	261.06
1,757.00	68	261.38
1,758.00	68	261.71
1,759.00	68	262.03
1,760.00	68	262.36
1,761.00	68	262.69
1,762.00	68	263.01
1,763.00	68	263.34
1,764.00	68	263.67
1,765.00	68	264.00
1,766.00	68	264.32
1,767.00	68	264.65
1,768.00	68	264.98
1,769.00	68	265.31
1,770.00	68	265.64
1,771.00	68	265.96
1,772.00	68	266.29
1,773.00	68	266.62
1,774.00	69	266.95
1,775.00	69	267.28
1,776.00	69	267.61
1,777.00	69	267.94
1,778.00	69	268.27
1,779.00	69	268.60
1,780.00	69	268.94
1,781.00	69	269.27
1,782.00	69	269.50
1,783.00	69	269.93
1,784.00	69	270.26
1,785.00	69	270.59
1,786.00	69	270.93
1,787.00	69	271.26
1,788.00	69	271.59
1,789.00	69	271.93
1,790.00	69	272.26
1,791.00	69	272.59
1,792.00	69	272.93
1,793.00	69	273.26
1,794.00	69	273.60
1,795.00	69	273.93
1,796.00	70	274.27
1,797.00	70	274.60
1,798.00	70	274.94
1,799.00	70	275.27
1,800.00	70	275.61
1,801.00	70	275.94
1,802.00	70	276.28
1,803.00	70	276.62
1,804.00	70	276.95
1,805.00	70	277.29
1,806.00	70	277.63
1,807.00	70	277.97
1,808.00	70	278.30
1,809.00	70	278.64
1,810.00	70	276.98
1,811.00	70	279.32
1,812.00	70	279.66
1,813.00	70	280.00
1,814.00	70	280.34
1,815.00	70	280.68
1,816.00	70	281.02
1,817.00	70	281.36
1,818.00	70	281.70
1,819.00	71	282.04
1,820.00	71	282.38
1,821.00	71	282.72
1,822.00	71	283.06
1,823.00	71	283.40
1,824.00	71	283.75
1,825.00	71	284.09
1,826.00	71	284.43
1,827.00	71	284.77
1,828.00	71	285.12
1,829.00	71	285.46
1,830.00	71	285.80
1,831.00	71	286.15
1,832.00	71	286.50
1,833.00	71	286.84
1,834.00	71	287.18
1,835.00	71	287.52
1,836.00	71	287.87
1,837.00	71	288.21
1,838.00	71	288.56
1,839.00	71	288.91
1,840.00	71	289.25
1,841.00	72	289.60
1,842.00	72	289.94
1,843.00	72	290.29
1,844.00	72	290.64
1,845.00	72	290.98
1,846.00	72	291.33
1,847.00	72	291.68
1,848.00	72	292.03
1,849.00	72	292.38
1,850.00	72	292.72
1,851.00	72	293.07
1,852.00	72	293.42
1,853.00	72	293.77
1,854.00	72	294.12
1,855.00	72	294.47
1,856.00	72	294.82
1,857.00	72	295.17
1,858.00	72	295.52
1,859.00	72	295.87
1,860.00	72	296.22
1,861.00	72	296.57
1,862.00	72	296.93
1,863.00	73	297.28
1,864.00	73	297.63
1,865.00	73	297.98
1,866.00	73	298.33
1,867.00	73	298.69
1,868.00	73	299.04
1,869.00	73	299.39
1,870.00	73	299.75
1,871.00	72	300.10
1,872.00	73	300.46
1,873.00	73	300.81
1,874.00	73	301.16
1,875.00	73	301.52
1,876.00	73	301.87
1,877.00	73	302.23
1,878.00	73	302.58
1,879.00	73	302.94
1,880.00	73	303.30
1,881.00	73	303.65
1,882.00	73	304.01
1,883.00	73	304.37
1,884.00	73	304.72
1,885.00	74	305.08
1,886.00	74	305.44
1,887.00	74	305.80
1,888.00	74	306.15
1,889.00	74	306.51
1,890.00	74	306.87
1,891.00	74	307.23
1,892.00	74	307.59
1,893.00	74	307.95
1,894.00	74	308.31
1,895.00	74	308.67
1,896.00	74	309.03
1,897.00	74	309.39
1,898.00	74	309.75
1,899.00	74	310.11
1,900.00	74	310.47
1,901.00	74	310.83
1,902.00	74	311.19
1,903.00	74	311.56
1,904.00	74	311.92
1,905.00	74	312.28
1,906.00	74	312.64
1,907.00	75	313.01
1,908.00	75	313.37
1,909.00	75	313.73
1,910.00	75	314.10
1,911.00	75	314.46
1,912.00	75	314.83
1,913.00	75	315.19
1,914.00	75	315.56
1,915.00	75	315.92
1,916.00	75	316.29
1,917.00	75	316.65
1,918.00	75	317.02
1,919.00	75	317.38
1,920.00	75	317.75
1,921.00	75	318.12
1,922.00	75	318.48
1,923.00	75	318.85
1,924.00	75	319.22
1,925.00	75	319.59
1,926.00	75	319.95
1,927.00	75	320.32
1,928.00	75	320.69
1,929.00	76	321.06
1,930.00	76	321.43
1,931.00	76	321.80
1,932.00	76	322.17
1,933.00	76	322.54
1,934.00	76	322.91
1,935.00	76	323.28
1,936.00	76	323.65
1,937.00	76	324.02
1,938.00	76	324.39
1,939.00	76	324.76
1,940.00	76	325.13
1,941.00	76	325.50
1,942.00	76	325.87
1,943.00	76	326.25
1,944.00	76	326.62

5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,945.00	76	327.00	1,999.00	79	347.52
1,946.00	76	327.37	2,000.00	79	347.90
1,947.00	76	327.75	2,001.00	79	348.29
1,948.00	76	328.11	2,002.00	79	348.68
1,949.00	76	328.50	2,003.00	79	349.07
1,950.00	76	328.86	2,004.00	79	349.46
1,951.00	77	329.25	2,005.00	79	349.85
1,952.00	77	329.61	2,006.00	79	350.23
1,953.00	77	329.98	2,007.00	79	350.62
1,954.00	77	330.36	2,008.00	79	351.01
1,955.00	77	330.75	2,009.00	79	351.40
1,956.00	77	331.11	2,010.00	79	351.79
1,957.00	77	331.50	2,011.00	79	352.18
1,958.00	77	331.86	2,012.00	79	352.57
1,959.00	77	332.25	2,013.00	79	352.96
1,960.00	77	332.62	2,014.00	79	353.36
1,961.00	77	333.00	2,015.00	79	353.75
1,962.00	77	333.37	2,016.00	80	354.14
1,963.00	77	333.75	2,017.00	80	354.53
1,964.00	77	334.13	2,018.00	80	354.92
1,965.00	77	334.50	2,019.00	80	355.31
1,966.00	77	334.88	2,020.00	80	355.71
1,967.00	77	335.26	2,021.00	80	356.10
1,968.00	77	335.64	2,022.00	80	356.50
1,969.00	77	336.02	2,023.00	80	356.89
1,970.00	77	336.40	2,024.00	80	357.28
1,971.00	77	336.78	2,025.00	80	357.68
1,972.00	77	337.16	2,026.00	80	358.07
1,973.00	78	337.54	2,027.00	80	358.46
1,974.00	78	337.92	2,028.00	80	358.86
1,975.00	78	338.30	2,029.00	80	359.25
1,976.00	78	338.68	2,030.00	80	359.65
1,977.00	78	339.06	2,031.00	80	360.05
1,978.00	78	339.44	2,032.00	80	360.44
1,979.00	78	339.83	2,033.00	80	360.84
1,980.00	78	340.21	2,034.00	80	361.23
1,981.00	78	340.59	2,035.00	80	361.63
1,982.00	78	340.97	2,036.00	80	362.03
1,983.00	78	341.36	2,037.00	80	362.43
1,984.00	78	341.75	2,038.00	81	362.82
1,985.00	78	342.12	2,039.00	81	363.22
1,986.00	78	342.51	2,040.00	81	363.62
1,987.00	78	342.89	2,041.00	81	364.02
1,988.00	78	343.27	2,042.00	81	364.42
1,989.00	78	343.66	2,043.00	81	364.81
1,990.00	78	344.04	2,044.00	81	365.21
1,991.00	78	344.43	2,045.00	81	365.61
1,992.00	78	344.81	2,046.00	81	366.01
1,993.00	78	345.20	2,047.00	81	366.41
1,994.00	78	345.58	2,048.00	81	366.81
1,995.00	79	345.97	2,049.00	81	367.21
1,996.00	79	346.36	2,050.00	81	367.61
1,997.00	79	346.75	2,051.00	81	368.02
1,998.00	79	347.13	2,052.00	81	368.42

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,053.00	81	368.82	2,107.00	84	390.92
2,054.00	81	369.22	2,108.00	84	391.33
2,055.00	81	369.62	2,109.00	84	391.75
2,056.00	81	370.03	2,110.00	84	392.17
2,057.00	81	370.43	2,111.00	84	392.58
2,058.00	81	370.83	2,112.00	84	393.00
2,059.00	82	371.23	2,113.00	84	393.42
2,060.00	82	371.64	2,114.00	84	393.84
2,061.00	82	372.04	2,115.00	84	394.26
2,062.00	82	372.45	2,116.00	84	394.68
2,063.00	82	372.85	2,117.00	84	395.10
2,064.00	82	373.26	2,118.00	84	395.52
2,065.00	82	373.66	2,119.00	84	395.94
2,066.00	82	374.07	2,120.00	84	396.36
2,067.00	82	374.47	2,121.00	84	396.78
2,068.00	82	374.88	2,122.00	84	397.20
2,069.00	82	375.28	2,123.00	85	397.62
2,070.00	82	375.69	2,124.00	85	398.04
2,071.00	82	376.10	2,125.00	85	398.46
2,072.00	82	376.50	2,126.00	85	398.88
2,073.00	82	376.91	2,127.00	85	399.30
2,074.00	82	377.32	2,128.00	85	399.73
2,075.00	82	377.72	2,129.00	85	400.15
2,076.00	82	378.13	2,130.00	85	400.57
2,077.00	82	378.54	2,131.00	85	401.00
2,078.00	82	378.95	2,132.00	85	401.42
2,079.00	82	379.36	2,133.00	85	401.84
2,080.00	82	379.77	2,134.00	85	402.27
2,081.00	83	380.18	2,135.00	85	402.69
2,082.00	83	380.59	2,136.00	85	403.12
2,083.00	83	381.00	2,137.00	85	403.54
2,084.00	83	381.41	2,138.00	85	403.97
2,085.00	83	381.82	2,139.00	85	404.39
2,086.00	83	382.23	2,140.00	85	404.82
2,087.00	83	382.64	2,141.00	85	405.25
2,088.00	83	383.05	2,142.00	85	405.67
2,089.00	83	383.46	2,143.00	85	406.10
2,090.00	83	383.87	2,144.00	86	406.52
2,091.00	83	384.28	2,145.00	86	406.95
2,092.00	83	384.70	2,146.00	86	407.38
2,093.00	83	385.11	2,147.00	86	407.80
2,094.00	83	385.52	2,148.00	86	408.23
2,095.00	83	385.94	2,149.00	86	408.66
2,096.00	83	386.35	2,150.00	86	409.09
2,097.00	83	386.76	2,151.00	86	409.52
2,098.00	83	387.18	2,152.00	86	409.95
2,099.00	83	387.59	2,153.00	86	410.38
2,100.00	83	388.01	2,154.00	86	410.81
2,101.00	83	388.42	2,155.00	86	411.25
2,102.00	84	388.84	2,156.00	86	411.67
2,103.00	84	389.25	2,157.00	86	412.10
2,104.00	84	389.67	2,158.00	86	412.53
2,105.00	84	390.08	2,159.00	86	412.96
2,106.00	84	390.50	2,160.00	86	413.39

5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,161.00	86	413.82	2,215.00	89	437.56
2,162.00	86	414.25	2,216.00	89	438.01
2,163.00	86	414.69	2,217.00	89	438.45
2,164.00	86	415.12	2,218.00	89	438.90
2,165.00	87	415.55	2,219.00	89	439.35
2,166.00	87	416.00	2,220.00	89	439.80
2,167.00	87	416.42	2,221.00	89	440.25
2,168.00	87	416.85	2,222.00	89	440.70
2,169.00	87	417.29	2,223.00	89	441.15
2,170.00	87	417.72	2,224.00	89	441.60
2,171.00	87	418.16	2,225.00	89	442.05
2,172.00	87	418.59	2,226.00	89	442.50
2,173.00	87	419.03	2,227.00	89	442.95
2,174.00	87	419.46	2,228.00	90	443.40
2,175.00	87	419.90	2,229.00	90	443.85
2,176.00	87	420.33	2,230.00	90	444.30
2,177.00	87	420.77	2,231.00	90	444.75
2,178.00	87	421.20	2,232.00	90	445.21
2,179.00	87	421.64	2,233.00	90	445.66
2,180.00	87	422.08	2,234.00	90	446.11
2,181.00	87	422.52	2,235.00	90	446.56
2,182.00	87	422.95	2,236.00	90	447.02
2,183.00	87	423.39	2,237.00	90	447.47
2,184.00	87	423.83	2,238.00	90	447.92
2,185.00	87	424.27	2,239.00	90	448.38
2,186.00	88	424.71	2,240.00	90	448.83
2,187.00	88	425.15	2,241.00	90	449.29
2,188.00	88	425.59	2,242.00	90	449.75
2,189.00	88	426.03	2,243.00	90	450.20
2,190.00	88	426.47	2,244.00	90	450.65
2,191.00	88	426.91	2,245.00	90	451.11
2,192.00	88	427.35	2,246.00	90	451.57
2,193.00	88	427.79	2,247.00	90	452.02
2,194.00	88	428.23	2,248.00	91	452.48
2,195.00	88	428.67	2,249.00	91	452.94
2,196.00	88	429.11	2,250.00	91	453.39
2,197.00	88	429.55	2,251.00	91	453.85
2,198.00	88	430.00	2,252.00	91	454.31
2,199.00	88	430.44	2,253.00	91	454.77
2,200.00	88	430.88	2,254.00	91	455.23
2,201.00	88	431.32	2,255.00	91	455.69
2,202.00	88	431.77	2,256.00	91	456.15
2,203.00	88	432.21	2,257.00	91	456.60
2,204.00	88	432.66	2,258.00	91	457.06
2,205.00	88	433.10	2,259.00	91	457.52
2,206.00	88	433.54	2,260.00	91	457.98
2,207.00	89	434.00	2,261.00	91	458.45
2,208.00	89	434.43	2,262.00	91	458.91
2,209.00	89	434.88	2,263.00	91	459.37
2,210.00	89	435.33	2,264.00	91	459.83
2,211.00	89	435.77	2,265.00	91	460.29
2,212.00	89	436.22	2,266.00	91	460.75
2,213.00	89	436.66	2,267.00	91	461.22
2,214.00	89	437.11	2,268.00	91	461.68

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Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,269.00	92	462.14	2,323.00	94	487.59
2,270.00	92	462.60	2,324.00	94	488.07
2,271.00	92	463.07	2,325.00	94	488.55
2,272.00	92	463.53	2,326.00	94	489.03
2,273.00	92	464.00	2,327.00	94	489.51
2,274.00	92	464.46	2,328.00	94	490.00
2,275.00	92	464.93	2,329.00	94	490.47
2,276.00	92	465.39	2,330.00	95	490.95
2,277.00	92	465.86	2,331.00	95	491.43
2,278.00	92	466.32	2,332.00	95	491.92
2,279.00	92	466.79	2,333.00	95	492.40
2,280.00	92	467.25	2,334.00	95	492.88
2,281.00	92	467.72	2,335.00	95	493.36
2,282.00	92	468.19	2,336.00	95	493.85
2,283.00	92	468.66	2,337.00	95	494.33
2,284.00	92	469.12	2,338.00	95	494.81
2,285.00	92	469.59	2,339.00	95	495.30
2,286.00	92	470.06	2,340.00	95	495.78
2,287.00	92	470.53	2,341.00	95	496.27
2,288.00	92	471.00	2,342.00	95	496.75
2,289.00	93	471.46	2,343.00	95	497.25
2,290.00	93	471.93	2,344.00	95	497.72
2,291.00	93	472.40	2,345.00	95	498.21
2,292.00	93	472.87	2,346.00	95	498.70
2,293.00	93	473.34	2,347.00	95	499.18
2,294.00	93	473.81	2,348.00	95	499.67
2,295.00	93	474.29	2,349.00	95	500.16
2,296.00	93	474.76	2,350.00	96	500.64
2,297.00	93	475.23	2,351.00	96	501.13
2,298.00	93	475.70	2,352.00	96	501.62
2,299.00	93	476.17	2,353.00	96	502.11
2,300.00	93	476.64	2,354.00	96	502.60
2,301.00	93	477.12	2,355.00	96	503.09
2,302.00	93	477.59	2,356.00	96	503.58
2,303.00	93	478.06	2,357.00	96	504.07
2,304.00	93	478.54	2,358.00	96	504.55
2,305.00	93	479.01	2,359.00	96	505.05
2,306.00	93	479.48	2,360.00	96	505.54
2,307.00	93	479.96	2,361.00	96	506.03
2,308.00	93	480.43	2,362.00	96	506.52
2,309.00	93	480.91	2,363.00	96	507.01
2,310.00	94	481.38	2,364.00	96	507.50
2,311.00	94	481.86	2,365.00	96	508.00
2,312.00	94	482.33	2,366.00	96	508.50
2,313.00	94	482.81	2,367.00	96	508.98
2,314.00	94	483.29	2,368.00	96	509.47
2,315.00	94	483.76	2,369.00	96	509.96
2,316.00	94	484.25	2,370.00	97	510.46
2,317.00	94	484.72	2,371.00	97	510.95
2,318.00	94	485.20	2,372.00	97	511.45
2,319.00	94	485.67	2,373.00	97	511.94
2,320.00	94	486.15	2,374.00	97	512.44
2,321.00	94	486.63	2,375.00	97	512.93
2,322.00	94	487.11	2,376.00	97	513.43

5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,377.00	97	513.92	2,431.00	100	541.16
2,378.00	97	514.42	2,432.00	100	541.67
2,379.00	97	514.91	2,433.00	100	542.19
2,380.00	97	515.41	2,434.00	100	542.70
2,381.00	97	515.91	2,435.00	100	543.21
2,382.00	97	516.41	2,436.00	100	543.73
2,383.00	97	516.90	2,437.00	100	544.25
2,384.00	97	517.40	2,438.00	100	544.76
2,385.00	97	517.90	2,439.00	100	545.27
2,386.00	97	518.40	2,440.00	100	545.79
2,387.00	97	518.90	2,441.00	100	546.30
2,388.00	97	519.40	2,442.00	100	546.82
2,389.00	97	519.90	2,443.00	100	547.34
2,390.00	98	520.40	2,444.00	100	547.85
2,391.00	98	520.90	2,445.00	100	548.37
2,392.00	98	521.40	2,446.00	100	548.89
2,393.00	98	521.90	2,447.00	100	549.41
2,394.00	98	522.40	2,448.00	100	549.92
2,395.00	98	522.90	2,449.00	100	550.44
2,396.00	98	523.40	2,450.00	101	550.96
2,397.00	98	523.90	2,451.00	101	551.48
2,398.00	98	524.41	2,452.00	101	552.00
2,399.00	98	524.91	2,453.00	101	552.52
2,400.00	98	525.41	2,454.00	101	553.04
2,401.00	98	525.91	2,455.00	101	553.56
2,402.00	98	526.42	2,456.00	101	554.08
2,403.00	98	526.92	2,457.00	101	554.60
2,404.00	98	527.43	2,458.00	101	555.12
2,405.00	98	527.93	2,459.00	101	555.65
2,406.00	98	528.44	2,460.00	101	556.17
2,407.00	98	528.94	2,461.00	101	556.69
2,408.00	98	529.45	2,462.00	101	557.21
2,409.00	98	529.95	2,463.00	101	557.75
2,410.00	99	530.46	2,464.00	101	558.26
2,411.00	99	530.96	2,465.00	101	558.78
2,412.00	99	531.47	2,466.00	101	559.31
2,413.00	99	531.98	2,467.00	101	559.83
2,414.00	99	532.50	2,468.00	101	560.35
2,415.00	99	533.00	2,469.00	101	560.88
2,416.00	99	533.50	2,470.00	102	561.40
2,417.00	99	534.01	2,471.00	102	561.93
2,418.00	99	534.52	2,472.00	102	562.46
2,419.00	99	535.03	2,473.00	102	562.98
2,420.00	99	535.54	2,474.00	102	563.51
2,421.00	99	536.05	2,475.00	102	564.04
2,422.00	99	536.56	2,476.00	102	564.56
2,423.00	99	537.07	2,477.00	102	565.09
2,424.00	99	537.58	2,478.00	102	565.62
2,425.00	99	538.09	2,479.00	102	566.15
2,426.00	99	538.60	2,480.00	102	566.67
2,427.00	99	539.11	2,481.00	102	567.20
2,428.00	99	539.62	2,482.00	102	567.73
2,429.00	99	540.13	2,483.00	102	568.26
2,430.00	100	540.65	2,484.00	102	568.79

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Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,485.00	102	569.32	2,539.00	105	598.43
2,486.00	102	569.85	2,540.00	105	598.98
2,487.00	102	570.38	2,541.00	105	599.53
2,488.00	102	570.91	2,542.00	105	600.08
2,489.00	103	571.45	2,543.00	105	600.62
2,490.00	103	571.98	2,544.00	105	601.17
2,491.00	103	572.51	2,545.00	105	601.72
2,492.00	103	573.04	2,546.00	105	602.27
2,493.00	103	573.57	2,547.00	105	602.82
2,494.00	103	574.11	2,548.00	106	603.38
2,495.00	103	574.64	2,549.00	106	603.93
2,496.00	103	575.17	2,550.00	106	604.48
2,497.00	103	575.71	2,551.00	106	605.03
2,498.00	103	576.25	2,552.00	106	605.58
2,499.00	103	576.78	2,553.00	106	606.13
2,500.00	103	577.31	2,554.00	106	606.69
2,501.00	103	577.85	2,555.00	106	607.25
2,502.00	103	578.38	2,556.00	106	607.79
2,503.00	103	578.92	2,557.00	106	608.35
2,504.00	103	579.45	2,558.00	106	608.90
2,505.00	103	580.00	2,559.00	106	609.46
2,506.00	103	580.53	2,560.00	106	610.01
2,507.00	103	581.07	2,561.00	106	610.57
2,508.00	103	581.60	2,562.00	106	611.12
2,509.00	104	582.14	2,563.00	106	611.68
2,510.00	104	582.68	2,564.00	106	612.23
2,511.00	104	583.22	2,565.00	106	612.79
2,512.00	104	583.76	2,566.00	106	613.35
2,513.00	104	584.30	2,567.00	107	613.90
2,514.00	104	584.84	2,568.00	107	614.46
2,515.00	104	585.38	2,569.00	107	615.02
2,516.00	104	585.92	2,570.00	107	615.58
2,517.00	104	586.46	2,571.00	107	616.14
2,518.00	104	587.00	2,572.00	107	616.69
2,519.00	104	587.54	2,573.00	107	617.25
2,520.00	104	588.08	2,574.00	107	617.81
2,521.00	104	588.62	2,575.00	107	618.37
2,522.00	104	589.16	2,576.00	107	618.93
2,523.00	104	589.71	2,577.00	107	619.50
2,524.00	104	590.25	2,578.00	107	620.05
2,525.00	104	590.79	2,579.00	107	620.62
2,526.00	104	591.34	2,580.00	107	621.16
2,527.00	104	591.88	2,581.00	107	621.75
2,528.00	105	592.42	2,582.00	107	622.30
2,529.00	105	592.97	2,583.00	107	622.86
2,530.00	105	593.51	2,584.00	107	623.43
2,531.00	105	594.06	2,585.00	107	624.00
2,532.00	105	594.60	2,586.00	108	624.55
2,533.00	105	595.15	2,587.00	108	625.12
2,534.00	105	595.69	2,588.00	108	625.68
2,535.00	105	596.25	2,589.00	108	626.25
2,536.00	105	596.79	2,590.00	108	626.81
2,537.00	105	597.34	2,591.00	108	627.38
2,538.00	105	597.88	2,592.00	108	627.94

5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,593.00	108	628.51	2,647.00	111	659.58
2,594.00	108	629.07	2,648.00	111	660.16
2,595.00	108	629.64	2,649.00	111	660.75
2,596.00	108	630.21	2,650.00	111	661.33
2,597.00	108	630.77	2,651.00	111	661.92
2,598.00	108	631.34	2,652.00	111	662.50
2,599.00	108	631.91	2,653.00	111	663.09
2,600.00	108	632.48	2,654.00	111	663.68
2,601.00	108	633.05	2,655.00	111	664.26
2,602.00	108	633.62	2,656.00	111	664.85
2,603.00	108	634.19	2,657.00	111	665.44
2,604.00	108	634.76	2,658.00	111	666.03
2,605.00	109	635.33	2,659.00	111	666.62
2,606.00	109	635.90	2,660.00	111	667.21
2,607.00	109	636.47	2,661.00	111	667.80
2,608.00	109	637.04	2,662.00	112	668.39
2,609.00	109	637.61	2,663.00	112	668.98
2,610.00	109	638.18	2,664.00	112	669.57
2,611.00	109	638.75	2,665.00	112	670.16
2,612.00	109	639.33	2,666.00	112	670.75
2,613.00	109	639.90	2,667.00	112	671.34
2,614.00	109	640.47	2,668.00	112	671.93
2,615.00	109	641.04	2,669.00	112	672.52
2,616.00	109	641.62	2,670.00	112	673.12
2,617.00	109	642.19	2,671.00	112	673.71
2,618.00	109	642.77	2,672.00	112	674.30
2,619.00	109	643.34	2,673.00	112	674.90
2,620.00	109	643.92	2,674.00	112	675.50
2,621.00	109	644.50	2,675.00	112	676.08
2,622.00	109	645.07	2,676.00	112	676.68
2,623.00	109	645.64	2,677.00	112	677.27
2,624.00	110	646.22	2,678.00	112	677.87
2,625.00	110	646.80	2,679.00	112	678.46
2,626.00	110	647.37	2,680.00	112	679.06
2,627.00	110	647.95	2,681.00	113	679.66
2,628.00	110	648.53	2,682.00	113	680.25
2,629.00	110	649.11	2,683.00	113	680.85
2,630.00	110	649.69	2,684.00	113	681.45
2,631.00	110	650.27	2,685.00	113	682.05
2,632.00	110	650.85	2,686.00	113	682.64
2,633.00	110	651.42	2,687.00	113	683.25
2,634.00	110	652.00	2,688.00	113	683.84
2,635.00	110	652.59	2,689.00	113	684.44
2,636.00	110	653.17	2,690.00	113	685.04
2,637.00	110	653.75	2,691.00	113	685.64
2,638.00	110	654.33	2,692.00	113	686.25
2,639.00	110	654.91	2,693.00	113	686.84
2,640.00	110	655.50	2,694.00	113	687.44
2,641.00	110	656.07	2,695.00	113	688.04
2,642.00	110	656.66	2,696.00	113	688.65
2,643.00	111	657.25	2,697.00	113	689.25
2,644.00	111	657.82	2,698.00	113	689.85
2,645.00	111	658.41	2,699.00	113	690.45
2,646.00	111	659.00	2,700.00	114	691.06

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,701.00	114	691.66	2,755.00	116	724.78
2,702.00	114	692.26	2,756.00	117	725.41
2,703.00	114	692.87	2,757.00	117	726.03
2,704.00	114	693.47	2,758.00	117	726.65
2,705.00	114	694.08	2,759.00	117	727.28
2,706.00	114	694.68	2,760.00	117	727.90
2,707.00	114	695.29	2,761.00	117	728.53
2,708.00	114	695.89	2,762.00	117	729.15
2,709.00	114	696.50	2,763.00	117	729.78
2,710.00	114	697.11	2,764.00	117	730.41
2,711.00	114	697.71	2,765.00	117	731.03
2,712.00	114	698.32	2,766.00	117	731.66
2,713.00	114	698.93	2,767.00	117	732.29
2,714.00	114	699.54	2,768.00	117	732.91
2,715.00	114	700.15	2,769.00	117	733.54
2,716.00	114	700.76	2,770.00	117	734.17
2,717.00	114	701.36	2,771.00	117	734.80
2,718.00	114	701.97	2,772.00	117	735.43
2,719.00	115	702.58	2,773.00	117	736.06
2,720.00	115	703.19	2,774.00	118	736.69
2,721.00	115	703.81	2,775.00	118	737.32
2,722.00	115	704.42	2,776.00	118	737.95
2,723.00	115	705.03	2,777.00	118	738.58
2,724.00	115	705.64	2,778.00	118	739.21
2,725.00	115	706.25	2,779.00	118	739.84
2,726.00	115	706.86	2,780.00	118	740.48
2,727.00	115	707.48	2,781.00	118	741.11
2,728.00	115	708.09	2,782.00	118	741.75
2,729.00	115	708.70	2,783.00	118	742.38
2,730.00	115	709.32	2,784.00	118	743.01
2,731.00	115	709.93	2,785.00	118	743.64
2,732.00	115	710.55	2,786.00	118	744.28
2,733.00	115	711.16	2,787.00	118	744.91
2,734.00	115	711.78	2,788.00	118	745.55
2,735.00	115	712.39	2,789.00	118	746.18
2,736.00	115	713.01	2,790.00	118	746.82
2,737.00	116	713.62	2,791.00	118	747.45
2,738.00	116	714.25	2,792.00	119	748.09
2,739.00	116	714.86	2,793.00	119	748.73
2,740.00	116	715.48	2,794.00	119	749.37
2,741.00	116	716.09	2,795.00	119	750.00
2,742.00	116	716.71	2,796.00	119	750.64
2,743.00	116	717.33	2,797.00	119	751.28
2,744.00	116	717.95	2,798.00	119	751.92
2,745.00	116	718.57	2,799.00	119	752.56
2,746.00	116	719.19	2,800.00	119	753.20
2,747.00	116	719.81	2,801.00	119	753.84
2,748.00	116	720.43	2,802.00	119	754.48
2,749.00	116	721.05	2,803.00	119	755.12
2,750.00	116	721.67	2,804.00	119	755.76
2,751.00	116	722.29	2,805.00	119	756.40
2,752.00	116	722.91	2,806.00	119	757.04
2,753.00	116	723.54	2,807.00	119	757.69
2,754.00	116	724.16	2,808.00	119	758.33

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5% Monthly Repayment Chart at $30.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,809.00	119	758.97			
2,810.00	119	759.61			
2,811.00	120	760.26			
2,812.00	120	760.90			
2,813.00	120	761.55			
2,814.00	120	762.19			
2,815.00	120	762.84			
2,816.00	120	763.48			
2,817.00	120	764.13			
2,818.00	120	764.77			
2,819.00	120	765.42			
2,820.00	120	766.07			
2,821.00	120	766.72			
2,822.00	120	767.36			
2,823.00	120	768.01			
2,824.00	120	768.66			
2,825.00	120	769.31			
2,826.00	120	769.96			
2,827.00	120	770.61			
2,828.00	120	771.26			

APPENDIX I

Student Loan Interest Calculations
5% Quarterly Repayment Chart at $90.00

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest
1.00	1	
2.00	1	
3.00	1	
4.00	1	.01
5.00	1	.02
6.00	1	.02
7.00	1	.03
8.00	1	.04
9.00	1	.05
10.00	1	.05
11.00	1	.06
12.00	1	.07
13.00	1	.08
14.00	1	.09
15.00	1	.09
16.00	1	.10
17.00	1	.11
18.00	1	.12
19.00	1	.13
20.00	1	.14
21.00	1	.15
22.00	1	.16
23.00	1	.17
24.00	1	.18
25.00	1	.18
26.00	1	.19
27.00	1	.20
28.00	1	.21
29.00	1	.22
30.00	1	.25
31.00	1	.25
32.00	1	.26
33.00	1	.27
34.00	1	.28
35.00	1	.29
36.00	1	.30
37.00	1	.31
38.00	1	.32
39.00	1	.33
40.00	1	.35
41.00	1	.36
42.00	1	.37
43.00	1	.38
44.00	1	.40
45.00	1	.41
46.00	1	.42
47.00	1	.43
48.00	1	.45
49.00	1	.46
50.00	1	.47
51.00	1	.50
52.00	1	.50
53.00	1	.51
54.00	1	.53
55.00	1	.54
56.00	1	.55
57.00	1	.57
58.00	1	.58
59.00	1	.60
60.00	1	.61
61.00	1	.63
62.00	1	.64
63.00	1	.66
64.00	1	.67
65.00	1	.69
66.00	1	.70
67.00	1	.72
68.00	1	.73
69.00	1	.75
70.00	1	.77
71.00	1	.78
72.00	1	.80
73.00	1	.82
74.00	1	.83
75.00	1	.85
76.00	1	.87
77.00	1	.88
78.00	1	.90
79.00	1	.92
80.00	1	.93
81.00	1	.95
82.00	1	.97
83.00	1	1.00
84.00	1	1.01
85.00	1	1.02
86.00	1	1.04
87.00	1	1.06
88.00	1	1.08
89.00	2	1.10
90.00	2	1.12
91.00	2	1.14
92.00	2	1.16
93.00	2	1.17
94.00	2	1.19
95.00	2	1.21
96.00	2	1.23
97.00	2	1.25
98.00	2	1.27
99.00	2	1.29
100.00	2	1.31
101.00	2	1.33
102.00	2	1.36
103.00	2	1.38
104.00	2	1.40
105.00	2	1.42
106.00	2	1.44
107.00	2	1.46
108.00	2	1.48
109.00	2	1.50
110.00	2	1.53
111.00	2	1.55
112.00	2	1.57
113.00	2	1.59
114.00	2	1.61
115.00	2	1.64
116.00	2	1.66
117.00	2	1.68
118.00	2	1.70
119.00	2	1.73
120.00	2	1.75
121.00	2	1.77
122.00	2	1.80
123.00	2	1.82
124.00	2	1.85
125.00	2	1.87
126.00	2	1.89
127.00	2	1.92
128.00	2	1.94
129.00	2	1.97
130.00	2	2.00
131.00	2	2.02
132.00	2	2.04
133.00	2	2.07
134.00	2	2.09
135.00	2	2.12
136.00	2	2.14
137.00	2	2.17
138.00	2	2.19
139.00	2	2.22
140.00	2	2.25
141.00	2	2.27
142.00	2	2.30
143.00	2	2.33
144.00	2	2.35
145.00	2	2.38
146.00	2	2.41
147.00	2	2.43
148.00	2	2.46
149.00	2	2.50
150.00	2	2.51
151.00	2	2.54
152.00	2	2.57
153.00	2	2.60
154.00	2	2.63
155.00	2	2.66
156.00	2	2.68
157.00	2	2.71
158.00	2	2.75
159.00	2	2.77
160.00	2	2.80
161.00	2	2.83
162.00	2	2.96
163.00	2	2.89
164.00	2	2.92
165.00	2	2.95
166.00	2	2.98
167.00	2	3.01
168.00	2	3.04
169.00	2	3.07
170.00	2	3.10
171.00	2	3.13
172.00	2	3.16
173.00	2	3.19
174.00	2	3.22
175.00	2	3.25
176.00	2	3.28
177.00	3	3.31
178.00	3	3.35
179.00	3	3.38
180.00	3	3.41
181.00	3	3.44
182.00	3	3.47
183.00	3	3.51
184.00	3	3.54
185.00	3	3.57
186.00	3	3.61
187.00	3	3.64
188.00	3	3.67
189.00	3	3.70
190.00	3	3.75
191.00	3	3.77
192.00	3	3.81
193.00	3	3.84
194.00	3	3.87
195.00	3	3.91
196.00	3	3.94
197.00	3	3.98
198.00	3	4.01
199.00	3	4.05
200.00	3	4.08
201.00	3	4.12
202.00	3	4.15
203.00	3	4.19
204.00	3	4.22
205.00	3	4.26
206.00	3	4.29
207.00	3	4.33
208.00	3	4.37
209.00	3	4.40
210.00	3	4.44
211.00	3	4.47
212.00	3	4.51
213.00	3	4.55
214.00	3	4.58
215.00	3	4.62
216.00	3	4.66

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
217.00	3	4.70	271.00	4	6.94
218.00	3	4.73	272.00	4	7.00
219.00	3	4.77	273.00	4	7.03
220.00	3	4.81	274.00	4	7.08
221.00	3	4.85	275.00	4	7.12
222.00	3	4.89	276.00	4	7.17
223.00	3	4.92	277.00	4	7.22
224.00	3	4.96	278.00	4	7.26
225.00	3	5.00	279.00	4	7.31
226.00	3	5.04	280.00	4	7.36
227.00	3	5.08	281.00	4	7.40
228.00	3	5.12	282.00	4	7.45
229.00	3	5.16	283.00	4	7.50
230.00	3	5.20	284.00	4	7.55
231.00	3	5.25	285.00	4	7.59
232.00	3	5.28	286.00	4	7.64
233.00	3	5.32	287.00	4	7.69
234.00	3	5.36	288.00	4	7.75
235.00	3	5.40	289.00	4	7.78
236.00	3	5.44	290.00	4	7.83
237.00	3	5.48	291.00	4	7.88
238.00	3	5.52	292.00	4	7.93
239.00	3	5.56	293.00	4	7.98
240.00	3	5.60	294.00	4	8.03
241.00	3	5.64	295.00	4	8.08
242.00	3	5.68	296.00	4	8.13
243.00	3	5.72	297.00	4	8.18
244.00	3	5.76	298.00	4	8.23
245.00	3	5.81	299.00	4	8.28
246.00	3	5.85	300.00	4	8.33
247.00	3	5.89	301.00	4	8.38
248.00	3	5.93	302.00	4	8.43
249.00	3	5.97	303.00	4	8.48
250.00	3	6.02	304.00	4	8.53
251.00	3	6.06	305.00	4	8.58
252.00	3	6.10	306.00	4	8.63
253.00	3	6.14	307.00	4	8.68
254.00	3	6.19	308.00	4	8.73
255.00	3	6.23	309.00	4	8.78
256.00	3	6.27	310.00	4	8.83
257.00	3	6.32	311.00	4	8.88
258.00	3	6.36	312.00	4	8.94
259.00	3	6.40	313.00	4	9.00
260.00	3	6.45	314.00	4	9.04
261.00	3	6.50	315.00	4	9.09
262.00	3	6.54	316.00	4	9.14
263.00	3	6.58	317.00	4	9.20
264.00	4	6.62	318.00	4	9.25
265.00	4	6.67	319.00	4	9.30
266.00	4	6.71	320.00	4	9.36
267.00	4	6.76	321.00	4	9.41
268.00	4	6.80	322.00	4	9.46
269.00	4	6.85	323.00	4	9.52
270.00	4	6.89	324.00	4	9.57

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
325.00	4	9.62	379.00	5	12.75
326.00	4	9.68	380.00	5	12.82
327.00	4	9.73	381.00	5	12.88
328.00	4	9.78	382.00	5	12.94
329.00	4	9.84	383.00	5	13.00
330.00	4	9.89	384.00	5	13.07
331.00	4	9.95	385.00	5	13.13
332.00	4	10.00	386.00	5	13.19
333.00	4	10.06	387.00	5	13.26
334.00	4	10.11	388.00	5	13.32
335.00	4	10.17	389.00	5	13.38
336.00	4	10.22	390.00	5	13.45
337.00	4	10.28	391.00	5	13.51
338.00	4	10.34	392.00	5	13.57
339.00	4	10.39	393.00	5	13.64
340.00	4	10.45	394.00	5	13.70
341.00	4	10.50	395.00	5	13.77
342.00	4	10.56	396.00	5	13.83
343.00	4	10.62	397.00	5	13.90
344.00	4	10.67	398.00	5	13.96
345.00	4	10.73	399.00	5	14.03
346.00	4	10.79	400.00	5	14.09
347.00	4	10.84	401.00	5	14.16
348.00	4	10.90	402.00	5	14.22
349.00	4	10.96	403.00	5	14.29
350.00	5	11.02	404.00	5	14.36
351.00	5	11.07	405.00	5	14.42
352.00	5	11.13	406.00	5	14.50
353.00	5	11.19	407.00	5	14.55
354.00	5	11.25	408.00	5	14.62
355.00	5	11.31	409.00	5	14.69
356.00	5	11.36	410.00	5	14.75
357.00	5	11.42	411.00	5	14.82
358.00	5	11.48	412.00	5	14.89
359.00	5	11.54	413.00	5	14.96
360.00	5	11.60	414.00	5	15.02
361.00	5	11.66	415.00	5	15.09
362.00	5	11.72	416.00	5	15.16
363.00	5	11.78	417.00	5	15.23
364.00	5	11.84	418.00	5	15.30
365.00	5	11.90	419.00	5	15.36
366.00	5	11.96	420.00	5	15.43
367.00	5	12.02	421.00	5	15.50
368.00	5	12.08	422.00	5	15.57
369.00	5	12.14	423.00	5	15.64
370.00	5	12.20	424.00	5	15.71
371.00	5	12.26	425.00	5	15.78
372.00	5	12.32	426.00	5	15.85
373.00	5	12.38	427.00	5	15.92
374.00	5	12.44	428.00	5	16.00
375.00	5	12.51	429.00	5	16.06
376.00	5	12.57	430.00	5	16.13
377.00	5	12.63	431.00	5	16.20
378.00	5	12.69	432.00	5	16.27

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
433.00	5	16.34	487.00	6	20.38
434.00	6	16.41	488.00	6	20.46
435.00	6	16.48	489.00	6	20.54
436.00	6	16.55	490.00	6	20.62
437.00	6	16.62	491.00	6	20.70
438.00	6	16.69	492.00	6	20.78
439.00	6	16.76	493.00	6	20.86
440.00	6	16.84	494.00	6	20.94
441.00	6	16.91	495.00	6	21.02
442.00	6	16.98	496.00	6	21.10
443.00	6	17.05	497.00	6	21.18
444.00	6	17.12	498.00	6	21.26
445.00	6	17.20	499.00	6	21.35
446.00	6	17.27	500.00	6	21.43
447.00	6	17.34	501.00	6	21.51
448.00	6	17.41	502.00	6	21.59
449.00	6	17.50	503.00	6	21.67
450.00	6	17.56	504.00	6	21.75
451.00	6	17.63	505.00	6	21.83
452.00	6	17.71	506.00	6	21.92
453.00	6	17.78	507.00	6	22.00
454.00	6	17.86	508.00	6	22.08
455.00	6	17.93	509.00	6	22.16
456.00	6	18.00	510.00	6	22.25
457.00	6	18.08	511.00	6	22.33
458.00	6	18.15	512.00	6	22.41
459.00	6	18.23	513.00	6	22.50
460.00	6	18.30	514.00	6	22.58
461.00	6	18.38	515.00	6	22.66
462.00	6	18.45	516.00	6	22.75
463.00	6	18.53	517.00	6	22.83
464.00	6	18.60	518.00	7	22.92
465.00	6	18.68	519.00	7	23.00
466.00	6	18.75	520.00	7	23.09
467.00	6	18.83	521.00	7	23.17
468.00	6	18.91	522.00	7	23.25
469.00	6	18.98	523.00	7	23.34
470.00	6	19.06	524.00	7	23.42
471.00	6	19.14	525.00	7	23.51
472.00	6	19.21	526.00	7	23.60
473.00	6	19.29	527.00	7	23.68
474.00	6	19.37	528.00	7	23.77
475.00	6	19.44	529.00	7	23.85
476.00	6	19.52	530.00	7	23.94
477.00	6	19.60	531.00	7	24.03
478.00	6	19.68	532.00	7	24.11
479.00	6	19.75	533.00	7	24.20
480.00	6	19.83	534.00	7	24.29
481.00	6	19.91	535.00	7	24.37
482.00	6	20.00	536.00	7	24.46
483.00	6	20.07	537.00	7	24.55
484.00	6	20.15	538.00	7	24.63
485.00	6	20.22	539.00	7	24.72
486.00	6	20.30	540.00	7	24.81

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
541.00	7	24.90	595.00	7	29.89
542.00	7	25.00	596.00	7	29.98
543.00	7	25.07	597.00	7	30.08
544.00	7	25.16	598.00	7	30.18
545.00	7	25.25	599.00	7	30.28
546.00	7	25.34	600.00	8	30.37
547.00	7	25.43	601.00	8	30.47
548.00	7	25.52	602.00	8	30.57
549.00	7	25.61	603.00	8	30.67
550.00	7	25.70	604.00	8	30.77
551.00	7	25.79	605.00	8	30.86
552.00	7	25.87	606.00	8	30.96
553.00	7	25.96	607.00	8	31.06
554.00	7	26.05	608.00	8	31.16
555.00	7	26.14	609.00	8	31.26
556.00	7	26.25	610.00	8	31.36
557.00	7	26.33	611.00	8	31.46
558.00	7	26.42	612.00	8	31.56
559.00	7	26.51	613.00	8	31.66
560.00	7	26.60	614.00	8	31.76
561.00	7	26.69	615.00	8	31.86
562.00	7	26.78	616.00	8	31.96
563.00	7	26.87	617.00	8	32.06
564.00	7	26.96	618.00	8	32.16
565.00	7	27.06	619.00	8	32.26
566.00	7	27.15	620.00	8	32.36
567.00	7	27.25	621.00	8	32.46
568.00	7	27.33	622.00	8	32.56
569.00	7	27.42	623.00	8	32.67
570.00	7	27.52	624.00	8	32.77
571.00	7	27.61	625.00	8	32.87
572.00	7	27.70	626.00	8	32.97
573.00	7	27.80	627.00	8	33.07
574.00	7	27.89	628.00	8	33.18
575.00	7	27.98	629.00	8	33.28
576.00	7	28.08	630.00	8	33.38
577.00	7	28.17	631.00	8	33.48
578.00	7	28.26	632.00	8	33.59
579.00	7	28.36	633.00	8	33.69
580.00	7	28.45	634.00	8	33.79
581.00	7	28.55	635.00	8	33.90
582.00	7	28.64	636.00	8	34.00
583.00	7	28.75	637.00	8	34.10
584.00	7	28.83	638.00	8	34.21
585.00	7	28.93	639.00	8	34.31
586.00	7	29.02	640.00	8	34.42
587.00	7	29.12	641.00	8	34.52
588.00	7	29.21	642.00	8	34.63
589.00	7	29.31	643.00	8	34.73
590.00	7	29.41	644.00	8	34.84
591.00	7	29.50	645.00	8	34.94
592.00	7	29.60	646.00	8	35.05
593.00	7	29.69	647.00	8	35.15
594.00	7	29.79	648.00	8	35.26

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
649.00	8	35.36	703.00	9	41.33
650.00	8	35.47	704.00	9	41.45
651.00	8	35.58	705.00	9	41.56
652.00	8	35.68	706.00	9	41.68
653.00	8	35.79	707.00	9	41.79
654.00	8	35.89	708.00	9	41.91
655.00	8	36.00	709.00	9	42.02
656.00	8	36.11	710.00	9	42.14
657.00	8	36.22	711.00	9	42.26
658.00	8	36.32	712.00	9	42.37
659.00	8	36.43	713.00	9	42.50
660.00	8	36.54	714.00	9	42.61
661.00	8	36.65	715.00	9	42.72
662.00	8	36.75	716.00	9	42.84
663.00	8	36.86	717.00	9	42.96
664.00	8	36.97	718.00	9	43.08
665.00	8	37.08	719.00	9	43.19
666.00	8	37.19	720.00	9	43.31
667.00	8	37.30	721.00	9	43.43
668.00	8	37.41	722.00	9	43.55
669.00	8	37.52	723.00	9	43.67
670.00	8	37.62	724.00	9	43.79
671.00	8	37.73	725.00	9	43.90
672.00	8	37.84	726.00	9	44.02
673.00	8	37.95	727.00	9	44.14
674.00	8	38.06	728.00	9	44.26
675.00	8	38.17	729.00	9	44.38
676.00	8	38.28	730.00	9	44.50
677.00	8	38.40	731.00	9	44.62
678.00	8	38.51	732.00	9	44.75
679.00	8	38.62	733.00	9	44.86
680.00	8	38.73	734.00	9	44.98
681.00	8	38.84	735.00	9	45.10
682.00	9	38.95	736.00	9	45.22
683.00	9	39.06	737.00	9	45.34
684.00	9	39.17	738.00	9	45.46
685.00	9	39.29	739.00	9	45.59
686.00	9	39.40	740.00	9	45.71
687.00	9	39.51	741.00	9	45.83
688.00	9	39.62	742.00	9	45.95
689.00	9	39.75	743.00	9	46.07
690.00	9	39.85	744.00	9	46.19
691.00	9	39.96	745.00	9	46.32
692.00	9	40.07	746.00	9	46.44
693.00	9	40.19	747.00	9	46.56
694.00	9	40.30	748.00	9	46.69
695.00	9	40.41	749.00	9	46.81
696.00	9	40.53	750.00	9	46.93
697.00	9	40.64	751.00	9	47.05
698.00	9	40.76	752.00	9	47.18
699.00	9	40.87	753.00	9	47.30
700.00	9	41.00	754.00	9	47.43
701.00	9	41.10	755.00	9	47.55
702.00	9	41.22	756.00	9	47.67

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
757.00	9	47.80	811.00	10	54.78
758.00	9	47.92	812.00	10	54.91
759.00	9	48.05	813.00	10	55.04
760.00	9	48.17	814.00	10	55.18
761.00	9	48.30	815.00	10	55.31
762.00	10	48.42	816.00	10	55.45
763.00	10	48.55	817.00	10	55.58
764.00	10	48.67	818.00	10	55.72
765.00	10	48.80	819.00	10	55.85
766.00	10	48.93	820.00	10	56.00
767.00	10	49.05	821.00	10	56.12
768.00	10	49.18	822.00	10	56.26
769.00	10	49.30	823.00	10	56.40
770.00	10	49.43	824.00	10	56.53
771.00	10	49.56	825.00	10	56.67
772.00	10	49.68	826.00	10	56.80
773.00	10	49.81	827.00	10	56.94
774.00	10	49.94	828.00	10	57.08
775.00	10	50.07	829.00	10	57.22
776.00	10	50.19	830.00	10	57.35
777.00	10	50.32	831.00	10	57.50
778.00	10	50.45	832.00	10	57.63
779.00	10	50.58	833.00	10	57.77
780.00	10	50.71	834.00	10	57.90
781.00	10	50.84	835.00	10	58.04
782.00	10	50.96	836.00	10	58.18
783.00	10	51.09	837.00	10	58.32
784.00	10	51.22	838.00	10	58.46
785.00	10	51.35	839.00	10	58.60
786.00	10	51.48	840.00	10	58.73
787.00	10	51.61	841.00	10	58.87
788.00	10	51.75	842.00	11	59.01
789.00	10	51.87	843.00	11	59.15
790.00	10	52.00	844.00	11	59.29
791.00	10	52.13	845.00	11	59.43
792.00	10	52.26	846.00	11	59.57
793.00	10	52.39	847.00	11	59.71
794.00	10	52.52	848.00	11	59.85
795.00	10	52.65	849.00	11	60.00
796.00	10	52.79	850.00	11	60.14
797.00	10	52.92	851.00	11	60.28
798.00	10	53.05	852.00	11	60.42
799.00	10	53.18	853.00	11	60.56
800.00	10	53.31	854.00	11	60.70
801.00	10	53.44	855.00	11	60.84
802.00	10	53.58	856.00	11	60.98
803.00	10	53.71	857.00	11	61.13
804.00	10	53.84	858.00	11	61.27
805.00	10	53.97	859.00	11	61.41
806.00	10	54.11	860.00	11	61.55
807.00	10	54.25	861.00	11	61.70
808.00	10	54.37	862.00	11	61.84
809.00	10	54.51	863.00	11	61.98
810.00	10	54.64	864.00	11	62.13

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
865.00	11	62.27	919.00	11	70.29
866.00	11	62.41	920.00	12	70.44
867.00	11	62.56	921.00	12	70.60
868.00	11	62.70	922.00	12	70.75
869.00	11	62.85	923.00	12	70.91
870.00	11	63.00	924.00	12	71.06
871.00	11	63.13	925.00	12	71.21
872.00	11	63.28	926.00	12	71.37
873.00	11	63.42	927.00	12	71.52
874.00	11	63.57	928.00	12	71.68
875.00	11	63.71	929.00	12	71.83
876.00	11	63.86	930.00	12	72.00
877.00	11	64.01	931.00	12	72.15
878.00	11	64.15	932.00	12	72.30
879.00	11	64.30	933.00	12	72.46
880.00	11	64.44	934.00	12	72.61
881.00	11	64.59	935.00	12	72.77
882.00	11	64.75	936.00	12	72.93
883.00	11	64.88	937.00	12	73.08
884.00	11	65.03	938.00	12	73.25
885.00	11	65.18	939.00	12	73.40
886.00	11	65.33	940.00	12	73.55
887.00	11	65.47	941.00	12	73.71
888.00	11	65.62	942.00	12	73.87
889.00	11	65.77	943.00	12	74.03
890.00	11	65.92	944.00	12	74.18
891.00	11	66.07	945.00	12	74.34
892.00	11	66.21	946.00	12	74.50
893.00	11	66.36	947.00	12	74.66
894.00	11	66.51	948.00	12	74.82
895.00	11	66.66	949.00	12	74.98
896.00	11	66.81	950.00	12	75.14
897.00	11	66.96	951.00	12	75.30
898.00	11	67.11	952.00	12	75.45
899.00	11	67.26	953.00	12	75.61
900.00	11	67.41	954.00	12	75.77
901.00	11	67.56	955.00	12	75.93
902.00	11	67.71	956.00	12	76.09
903.00	11	67.86	957.00	12	76.25
904.00	11	68.01	958.00	12	76.42
905.00	11	68.16	959.00	12	76.58
906.00	11	68.31	960.00	12	76.75
907.00	11	68.46	961.00	12	76.90
908.00	11	68.61	962.00	12	77.06
909.00	11	68.76	963.00	12	77.22
910.00	11	68.92	964.00	12	77.38
911.00	11	69.07	965.00	12	77.54
912.00	11	69.22	966.00	12	77.71
913.00	11	69.37	967.00	12	77.87
914.00	11	69.53	968.00	12	78.03
915.00	11	69.68	969.00	12	78.19
916.00	11	69.83	970.00	12	78.36
917.00	11	69.98	971.00	12	78.52
918.00	11	70.14	972.00	12	78.68

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
973.00	12	78.85	1,027.00	13	87.95
974.00	12	79.01	1,028.00	13	88.12
975.00	12	79.17	1,029.00	13	88.30
976.00	12	79.34	1,030.00	13	88.47
977.00	12	79.50	1,031.00	13	88.64
978.00	12	79.67	1,032.00	13	88.82
979.00	12	79.83	1,033.00	13	89.00
980.00	12	80.00	1,034.00	13	89.17
981.00	12	80.16	1,035.00	13	89.34
982.00	12	80.33	1,036.00	13	89.52
983.00	12	80.50	1,037.00	13	89.69
984.00	12	80.66	1,038.00	13	89.87
985.00	12	80.82	1,039.00	13	90.05
986.00	12	81.00	1,040.00	13	90.22
987.00	12	81.15	1,041.00	13	90.40
988.00	12	81.32	1,042.00	13	90.57
989.00	12	81.50	1,043.00	13	90.75
990.00	12	81.65	1,044.00	13	90.93
991.00	12	81.82	1,045.00	13	91.10
992.00	12	82.00	1,046.00	13	91.28
993.00	12	82.15	1,047.00	13	91.46
994.00	12	82.32	1,048.00	13	91.64
995.00	12	82.50	1,049.00	13	91.81
996.00	12	82.66	1,050.00	13	92.00
997.00	12	82.82	1,051.00	13	92.17
998.00	13	83.00	1,052.00	13	92.35
999.00	13	83.16	1,053.00	13	92.53
1,000.00	13	83.33	1,054.00	13	92.71
1,001.00	13	83.50	1,055.00	13	92.88
1,002.00	13	83.67	1,056.00	13	93.06
1,003.00	13	83.83	1,057.00	13	93.25
1,004.00	13	84.00	1,058.00	13	93.42
1,005.00	13	84.17	1,059.00	13	93.60
1,006.00	13	84.34	1,060.00	13	93.78
1,007.00	13	84.51	1,061.00	13	93.96
1,008.00	13	84.68	1,062.00	13	94.14
1,009.00	13	84.85	1,063.00	13	94.32
1,010.00	13	85.02	1,064.00	13	94.50
1,011.00	13	85.19	1,065.00	13	94.68
1,012.00	13	85.36	1,066.00	13	94.87
1,013.00	13	85.54	1,067.00	13	95.05
1,014.00	13	85.71	1,068.00	13	95.23
1,015.00	13	85.88	1,069.00	13	95.41
1,016.00	13	86.05	1,070.00	13	95.59
1,017.00	13	86.22	1,071.00	13	95.77
1,018.00	13	86.39	1,072.00	13	95.96
1,019.00	13	86.56	1,073.00	13	96.14
1,020.00	13	86.75	1,074.00	14	96.32
1,021.00	13	86.91	1,075.00	14	96.50
1,022.00	13	87.08	1,076.00	14	96.69
1,023.00	13	87.25	1,077.00	14	96.87
1,024.00	13	87.43	1,078.00	14	97.05
1,025.00	13	87.60	1,079.00	14	97.25
1,026.00	13	87.77	1,080.00	14	97.42

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,081.00	14	97.60	1,135.00	14	107.82
1,082.00	14	97.79	1,136.00	14	108.02
1,083.00	14	97.97	1,137.00	14	108.21
1,084.00	14	98.16	1,138.00	14	108.41
1,085.00	14	98.34	1,139.00	14	108.60
1,086.00	14	98.53	1,140.00	14	108.80
1,087.00	14	98.71	1,141.00	14	109.00
1,088.00	14	98.90	1,142.00	14	109.19
1,089.00	14	99.08	1,143.00	14	109.39
1,090.00	14	99.27	1,144.00	14	109.58
1,091.00	14	99.45	1,145.00	14	109.78
1,092.00	14	99.64	1,146.00	14	109.98
1,093.00	14	99.83	1,147.00	14	110.17
1,094.00	14	100.01	1,148.00	14	110.37
1,095.00	14	100.20	1,149.00	14	110.57
1,096.00	14	100.39	1,150.00	15	110.76
1,097.00	14	100.57	1,151.00	15	110.96
1,098.00	14	100.76	1,152.00	15	111.16
1,099.00	14	100.95	1,153.00	15	111.36
1,100.00	14	101.13	1,154.00	15	111.56
1,101.00	14	101.32	1,155.00	15	111.75
1,102.00	14	101.51	1,156.00	15	111.95
1,103.00	14	101.70	1,157.00	15	112.15
1,104.00	14	101.89	1,158.00	15	112.35
1,105.00	14	102.08	1,159.00	15	112.55
1,106.00	14	102.26	1,160.00	15	112.75
1,107.00	14	102.45	1,161.00	15	112.95
1,108.00	14	102.64	1,162.00	15	113.15
1,109.00	14	102.83	1,163.00	15	113.35
1,110.00	14	103.02	1,164.00	15	113.55
1,111.00	14	103.21	1,165.00	15	113.75
1,112.00	14	103.40	1,166.00	15	113.95
1,113.00	14	103.59	1,167.00	15	114.15
1,114.00	14	103.78	1,168.00	15	114.35
1,115.00	14	103.97	1,169.00	15	114.55
1,116.00	14	104.16	1,170.00	15	114.75
1,117.00	14	104.35	1,171.00	15	114.95
1,118.00	14	104.54	1,172.00	15	115.16
1,119.00	14	104.75	1,173.00	15	115.36
1,120.00	14	104.93	1,174.00	15	115.56
1,121.00	14	105.12	1,175.00	15	115.76
1,122.00	14	105.31	1,176.00	15	115.97
1,123.00	14	105.50	1,177.00	15	116.17
1,124.00	14	105.70	1,178.00	15	116.37
1,125.00	14	105.89	1,179.00	15	116.57
1,126.00	14	106.08	1,180.00	15	116.78
1,127.00	14	106.27	1,181.00	15	116.98
1,128.00	14	106.47	1,182.00	15	117.19
1,129.00	14	106.66	1,183.00	15	117.39
1,130.00	14	106.85	1,184.00	15	117.59
1,131.00	14	107.05	1,185.00	15	117.80
1,132.00	14	107.25	1,186.00	15	118.00
1,133.00	14	107.43	1,187.00	15	118.21
1,134.00	14	107.63	1,188.00	15	118.41

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,189.00	15	118.62	1,243.00	16	130.00
1,190.00	15	118.82	1,244.00	16	130.21
1,191.00	15	119.03	1,245.00	16	130.43
1,192.00	15	119.23	1,246.00	16	130.65
1,193.00	15	119.44	1,247.00	16	130.86
1,194.00	15	119.65	1,248.00	16	131.08
1,195.00	15	119.85	1,249.00	16	131.30
1,196.00	15	120.06	1,250.00	16	131.51
1,197.00	15	120.27	1,251.00	16	131.73
1,198.00	15	120.47	1,252.00	16	131.95
1,199.00	15	120.68	1,253.00	16	132.17
1,200.00	15	120.89	1,254.00	16	132.39
1,201.00	15	121.10	1,255.00	16	132.61
1,202.00	15	121.30	1,256.00	16	132.82
1,203.00	15	121.51	1,257.00	16	133.04
1,204.00	15	121.72	1,258.00	16	133.26
1,205.00	15	121.93	1,259.00	16	133.48
1,206.00	15	122.14	1,260.00	16	133.70
1,207.00	15	122.35	1,261.00	16	133.92
1,208.00	15	122.55	1,262.00	16	134.14
1,209.00	15	122.76	1,263.00	16	134.36
1,210.00	15	122.97	1,264.00	16	134.58
1,211.00	15	123.18	1,265.00	16	134.80
1,212.00	15	123.39	1,266.00	16	135.02
1,213.00	15	123.60	1,267.00	16	135.25
1,214.00	15	123.81	1,268.00	16	135.47
1,215.00	15	124.02	1,269.00	16	135.69
1,216.00	15	124.23	1,270.00	16	135.91
1,217.00	15	124.44	1,271.00	16	136.13
1,218.00	15	124.66	1,272.00	16	136.35
1,219.00	15	124.87	1,273.00	16	136.57
1,220.00	15	125.08	1,274.00	16	136.80
1,221.00	15	125.29	1,275.00	16	137.02
1,222.00	15	125.50	1,276.00	16	137.25
1,223.00	15	125.71	1,277.00	16	137.47
1,224.00	15	125.93	1,278.00	16	137.69
1,225.00	16	126.14	1,279.00	16	137.91
1,226.00	16	126.35	1,280.00	16	138.14
1,227.00	16	126.56	1,281.00	16	138.36
1,228.00	16	126.78	1,282.00	16	138.58
1,229.00	16	127.00	1,283.00	16	138.81
1,230.00	16	127.20	1,284.00	16	139.03
1,231.00	16	127.42	1,285.00	16	139.26
1,232.00	16	127.63	1,286.00	16	139.48
1,233.00	16	127.84	1,287.00	16	139.71
1,234.00	16	128.06	1,288.00	16	139.93
1,235.00	16	128.27	1,289.00	16	140.16
1,236.00	16	128.50	1,290.00	16	140.38
1,237.00	16	128.70	1,291.00	16	140.61
1,238.00	16	128.92	1,292.00	16	140.84
1,239.00	16	129.13	1,293.00	16	141.06
1,240.00	16	129.35	1,294.00	16	141.29
1,241.00	16	129.56	1,295.00	16	141.52
1,242.00	16	129.78	1,296.00	16	141.75

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,297.00	16	141.97	1,351.00	17	154.55
1,298.00	17	142.20	1,352.00	17	154.79
1,299.00	17	142.43	1,353.00	17	155.03
1,300.00	17	142.65	1,354.00	17	155.27
1,301.00	17	142.88	1,355.00	17	155.51
1,302.00	17	143.11	1,356.00	17	155.75
1,303.00	17	143.34	1,357.00	17	156.00
1,304.00	17	143.57	1,358.00	17	156.23
1,305.00	17	143.80	1,359.00	17	156.47
1,306.00	17	144.03	1,360.00	17	156.71
1,307.00	17	144.25	1,361.00	17	156.95
1,308.00	17	144.48	1,362.00	17	157.19
1,309.00	17	144.71	1,363.00	17	157.43
1,310.00	17	144.94	1,364.00	17	157.67
1,311.00	17	145.17	1,365.00	17	157.91
1,312.00	17	145.40	1,366.00	17	158.16
1,313.00	17	145.63	1,367.00	17	158.40
1,314.00	17	145.87	1,368.00	17	158.64
1,315.00	17	146.10	1,369.00	17	158.88
1,316.00	17	146.33	1,370.00	17	159.12
1,317.00	17	146.56	1,371.00	18	159.37
1,318.00	17	146.79	1,372.00	18	159.61
1,319.00	17	147.02	1,373.00	18	159.85
1,320.00	17	147.25	1,374.00	18	160.10
1,321.00	17	147.50	1,375.00	18	160.34
1,322.00	17	147.72	1,376.00	18	160.58
1,323.00	17	147.95	1,377.00	18	160.83
1,324.00	17	148.18	1,378.00	18	161.07
1,325.00	17	148.42	1,379.00	18	161.32
1,326.00	17	148.65	1,380.00	18	161.56
1,327.00	17	148.88	1,381.00	18	161.81
1,328.00	17	149.12	1,382.00	18	162.05
1,329.00	17	149.35	1,383.00	18	162.30
1,330.00	17	149.59	1,384.00	18	162.54
1,331.00	17	149.82	1,385.00	18	162.79
1,332.00	17	150.06	1,386.00	18	163.03
1,333.00	17	150.29	1,387.00	18	163.28
1,334.00	17	150.52	1,388.00	18	163.53
1,335.00	17	150.76	1,389.00	18	163.77
1,336.00	17	151.00	1,390.00	18	164.02
1,337.00	17	151.23	1,391.00	18	164.27
1,338.00	17	151.47	1,392.00	18	164.52
1,339.00	17	151.70	1,393.00	18	164.76
1,340.00	17	151.94	1,394.00	18	165.01
1,341.00	17	152.18	1,395.00	18	165.26
1,342.00	17	152.41	1,396.00	18	165.51
1,343.00	17	152.65	1,397.00	18	165.75
1,344.00	17	152.89	1,398.00	18	166.00
1,345.00	17	153.12	1,399.00	18	166.25
1,346.00	17	153.36	1,400.00	18	166.50
1,347.00	17	153.60	1,401.00	18	166.75
1,348.00	17	153.84	1,402.00	18	167.00
1,349.00	17	154.07	1,403.00	18	167.25
1,350.00	17	154.31	1,404.00	18	167.50

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,405.00	18	167.75	1,459.00	19	181.58
1,406.00	18	168.00	1,460.00	19	181.84
1,407.00	18	168.25	1,461.00	19	182.10
1,408.00	18	168.50	1,462.00	19	182.36
1,409.00	18	168.75	1,463.00	19	182.63
1,410.00	18	169.00	1,464.00	19	182.89
1,411.00	18	169.25	1,465.00	19	183.15
1,412.00	18	169.51	1,466.00	19	183.42
1,413.00	18	169.76	1,467.00	19	183.68
1,414.00	18	170.01	1,468.00	19	183.94
1,415.00	18	170.26	1,469.00	19	184.21
1,416.00	18	170.51	1,470.00	19	184.47
1,417.00	18	170.77	1,471.00	19	184.75
1,418.00	18	171.02	1,472.00	19	185.00
1,419.00	18	171.27	1,473.00	19	185.27
1,420.00	18	171.53	1,474.00	19	185.53
1,421.00	18	171.78	1,475.00	19	185.80
1,422.00	18	172.03	1,476.00	19	186.06
1,423.00	18	172.29	1,477.00	19	186.33
1,424.00	18	172.54	1,478.00	19	186.59
1,425.00	18	172.80	1,479.00	19	186.86
1,426.00	18	173.05	1,480.00	19	187.13
1,427.00	18	173.31	1,481.00	19	187.39
1,428.00	18	173.56	1,482.00	19	187.66
1,429.00	18	173.82	1,483.00	19	187.93
1,430.00	18	174.07	1,484.00	19	188.19
1,431.00	18	174.33	1,485.00	19	188.46
1,432.00	18	174.58	1,486.00	19	188.73
1,433.00	18	174.84	1,487.00	19	189.00
1,434.00	18	175.10	1,488.00	19	189.27
1,435.00	18	175.35	1,489.00	19	189.53
1,436.00	18	175.61	1,490.00	19	189.80
1,437.00	18	175.87	1,491.00	19	190.07
1,438.00	18	176.12	1,492.00	19	190.34
1,439.00	18	176.38	1,493.00	19	190.61
1,440.00	18	176.64	1,494.00	19	190.88
1,441.00	18	176.90	1,495.00	19	191.15
1,442.00	18	177.16	1,496.00	19	191.42
1,443.00	19	177.41	1,497.00	19	191.69
1,444.00	19	177.67	1,498.00	19	191.96
1,445.00	19	177.93	1,499.00	19	192.23
1,446.00	19	178.19	1,500.00	19	192.50
1,447.00	19	178.45	1,501.00	19	192.77
1,448.00	19	178.71	1,502.00	19	193.05
1,449.00	19	178.97	1,503.00	19	193.32
1,450.00	19	179.23	1,504.00	19	193.59
1,451.00	19	179.50	1,505.00	19	193.86
1,452.00	19	179.75	1,506.00	19	194.13
1,453.00	19	180.01	1,507.00	19	194.41
1,454.00	19	180.27	1,508.00	19	194.68
1,455.00	19	180.53	1,509.00	19	194.95
1,456.00	19	180.79	1,510.00	19	195.22
1,457.00	19	181.05	1,511.00	19	195.50
1,458.00	19	181.32	1,512.00	19	195.77

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,513.00	19	196.05	1,567.00	20	211.17
1,514.00	20	196.32	1,568.00	20	211.45
1,515.00	20	196.59	1,569.00	20	211.75
1,516.00	20	196.87	1,570.00	20	212.03
1,517.00	20	197.14	1,571.00	20	212.31
1,518.00	20	197.42	1,572.00	20	212.60
1,519.00	20	197.69	1,573.00	20	212.89
1,520.00	20	197.97	1,574.00	20	213.18
1,521.00	20	198.25	1,575.00	20	213.46
1,522.00	20	198.52	1,576.00	20	213.75
1,523.00	20	198.80	1,577.00	20	214.04
1,524.00	20	199.07	1,578.00	20	214.33
1,525.00	20	199.35	1,579.00	20	214.62
1,526.00	20	199.63	1,580.00	20	214.91
1,527.00	20	199.90	1,581.00	20	215.20
1,528.00	20	200.18	1,582.00	20	215.48
1,529.00	20	200.46	1,583.00	20	215.77
1,530.00	20	200.73	1,584.00	21	216.06
1,531.00	20	201.01	1,585.00	21	216.35
1,532.00	20	201.29	1,586.00	21	216.64
1,533.00	20	201.57	1,587.00	21	216.94
1,534.00	20	201.85	1,588.00	21	217.23
1,535.00	20	202.13	1,589.00	21	217.52
1,536.00	20	202.41	1,590.00	21	217.81
1,537.00	20	202.68	1,591.00	21	218.10
1,538.00	20	202.96	1,592.00	21	218.39
1,539.00	20	203.25	1,593.00	21	218.68
1,540.00	20	203.52	1,594.00	21	218.98
1,541.00	20	203.80	1,595.00	21	219.27
1,542.00	20	204.08	1,596.00	21	219.56
1,543.00	20	204.36	1,597.00	21	219.85
1,544.00	20	204.65	1,598.00	21	220.15
1,545.00	20	204.93	1,599.00	21	220.44
1,546.00	20	205.21	1,600.00	21	220.73
1,547.00	20	205.50	1,601.00	21	221.03
1,548.00	20	205.77	1,602.00	21	221.32
1,549.00	20	206.05	1,603.00	21	221.62
1,550.00	20	206.34	1,604.00	21	221.91
1,551.00	20	206.62	1,605.00	21	222.21
1,552.00	20	206.90	1,606.00	21	222.50
1,553.00	20	207.18	1,607.00	21	222.80
1,554.00	20	207.47	1,608.00	21	223.09
1,555.00	20	207.75	1,609.00	21	223.39
1,556.00	20	208.03	1,610.00	21	223.68
1,557.00	20	208.32	1,611.00	21	223.98
1,558.00	20	208.60	1,612.00	21	224.28
1,559.00	20	208.88	1,613.00	21	224.57
1,560.00	20	209.17	1,614.00	21	224.87
1,561.00	20	209.45	1,615.00	21	225.17
1,562.00	20	209.75	1,616.00	21	225.46
1,563.00	20	210.02	1,617.00	21	225.76
1,564.00	20	210.31	1,618.00	21	226.06
1,565.00	20	210.59	1,619.00	21	226.36
1,566.00	20	210.88	1,620.00	21	226.66

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,621.00	21	226.95	1,675.00	22	243.42
1,622.00	21	227.25	1,676.00	22	243.73
1,623.00	21	227.55	1,677.00	22	244.04
1,624.00	21	227.85	1,678.00	22	244.36
1,625.00	21	228.15	1,679.00	22	244.67
1,626.00	21	228.45	1,680.00	22	244.98
1,627.00	21	228.75	1,681.00	22	245.29
1,628.00	21	229.05	1,682.00	22	245.61
1,629.00	21	229.35	1,683.00	22	245.92
1,630.00	21	229.65	1,684.00	22	246.23
1,631.00	21	229.95	1,685.00	22	246.55
1,632.00	21	230.25	1,686.00	22	246.86
1,633.00	21	230.55	1,687.00	22	247.17
1,634.00	21	230.86	1,688.00	22	247.50
1,635.00	21	231.16	1,689.00	22	247.80
1,636.00	21	231.46	1,690.00	22	248.12
1,637.00	21	231.76	1,691.00	22	248.43
1,638.00	21	232.06	1,692.00	22	248.75
1,639.00	21	232.37	1,693.00	22	249.06
1,640.00	21	232.67	1,694.00	22	249.38
1,641.00	21	232.97	1,695.00	22	249.69
1,642.00	21	233.28	1,696.00	22	250.01
1,643.00	21	233.58	1,697.00	22	250.33
1,644.00	21	233.88	1,698.00	22	250.64
1,645.00	21	234.19	1,699.00	22	250.96
1,646.00	21	234.50	1,700.00	22	251.28
1,647.00	21	234.80	1,701.00	22	251.59
1,648.00	21	235.10	1,702.00	22	251.91
1,649.00	21	235.41	1,703.00	22	252.23
1,650.00	21	235.71	1,704.00	22	252.55
1,651.00	21	236.02	1,705.00	22	252.87
1,652.00	21	236.32	1,706.00	22	253.18
1,653.00	21	236.63	1,707.00	22	253.50
1,654.00	22	236.94	1,708.00	22	253.82
1,655.00	22	237.25	1,709.00	22	254.14
1,656.00	22	237.55	1,710.00	22	254.46
1,657.00	22	237.86	1,711.00	22	254.78
1,658.00	22	238.16	1,712.00	22	255.10
1,659.00	22	238.47	1,713.00	22	255.42
1,660.00	22	238.78	1,714.00	22	255.75
1,661.00	22	239.09	1,715.00	22	256.06
1,662.00	22	239.39	1,716.00	22	256.38
1,663.00	22	239.70	1,717.00	22	256.71
1,664.00	22	240.01	1,718.00	22	257.03
1,665.00	22	240.32	1,719.00	22	257.35
1,666.00	22	240.63	1,720.00	22	257.67
1,667.00	22	240.94	1,721.00	22	258.00
1,668.00	22	241.25	1,722.00	23	258.31
1,669.00	22	241.56	1,723.00	23	258.64
1,670.00	22	241.87	1,724.00	23	258.96
1,671.00	22	242.18	1,725.00	23	259.28
1,672.00	22	242.50	1,726.00	23	259.61
1,673.00	22	242.80	1,727.00	23	259.93
1,674.00	22	243.11	1,728.00	23	260.25

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,729.00	23	260.58	1,783.00	23	278.44
1,730.00	23	260.90	1,784.00	23	278.78
1,731.00	23	261.23	1,785.00	23	279.12
1,732.00	23	261.55	1,786.00	23	279.46
1,733.00	23	261.88	1,787.00	23	279.79
1,734.00	23	262.20	1,788.00	23	280.13
1,735.00	23	262.53	1,789.00	23	280.47
1,736.00	23	262.85	1,790.00	24	280.81
1,737.00	23	263.18	1,791.00	24	281.15
1,738.00	23	263.51	1,792.00	24	281.50
1,739.00	23	263.83	1,793.00	24	281.83
1,740.00	23	264.16	1,794.00	24	282.17
1,741.00	23	264.50	1,795.00	24	282.51
1,742.00	23	264.81	1,796.00	24	282.85
1,743.00	23	265.14	1,797.00	24	283.19
1,744.00	23	265.47	1,798.00	24	283.53
1,745.00	23	265.80	1,799.00	24	283.87
1,746.00	23	266.13	1,800.00	24	284.21
1,747.00	23	266.45	1,801.00	24	284.56
1,748.00	23	266.78	1,802.00	24	284.90
1,749.00	23	267.11	1,803.00	24	285.25
1,750.00	23	267.44	1,804.00	24	285.58
1,751.00	23	267.77	1,805.00	24	285.93
1,752.00	23	268.10	1,806.00	24	286.27
1,753.00	23	268.43	1,807.00	24	286.61
1,754.00	23	268.76	1,808.00	24	286.96
1,755.00	23	269.09	1,809.00	24	287.30
1,756.00	23	269.42	1,810.00	24	287.64
1,757.00	23	269.75	1,811.00	24	288.00
1,758.00	23	270.08	1,812.00	24	288.33
1,759.00	23	270.41	1,813.00	24	288.68
1,760.00	23	270.75	1,814.00	24	289.02
1,761.00	23	271.08	1,815.00	24	289.37
1,762.00	23	271.41	1,816.00	24	289.71
1,763.00	23	271.75	1,817.00	24	290.06
1,764.00	23	272.08	1,818.00	24	290.40
1,765.00	23	272.41	1,819.00	24	290.75
1,766.00	23	272.75	1,820.00	24	291.10
1,767.00	23	273.08	1,821.00	24	291.44
1,768.00	23	273.41	1,822.00	24	291.79
1,769.00	23	273.75	1,823.00	24	292.14
1,770.00	23	274.08	1,824.00	24	292.50
1,771.00	23	274.41	1,825.00	24	292.83
1,772.00	23	274.75	1,826.00	24	293.18
1,773.00	23	275.08	1,827.00	24	293.53
1,774.00	23	275.42	1,828.00	24	293.88
1,775.00	23	275.75	1,829.00	24	294.23
1,776.00	23	276.09	1,830.00	24	294.58
1,777.00	23	276.42	1,831.00	24	294.93
1,778.00	23	276.76	1,832.00	24	295.28
1,779.00	23	277.09	1,833.00	24	295.63
1,780.00	23	277.43	1,834.00	24	295.98
1,781.00	23	277.77	1,835.00	24	296.33
1,782.00	23	278.11	1,836.00	24	296.68

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,837.00	24	297.03	1,891.00	25	316.35
1,838.00	24	297.38	1,892.00	25	316.71
1,839.00	24	297.73	1,893.00	25	317.08
1,840.00	24	298.08	1,894.00	25	317.44
1,841.00	24	298.43	1,895.00	25	317.81
1,842.00	24	298.78	1,896.00	25	318.17
1,843.00	24	299.14	1,897.00	25	318.54
1,844.00	24	299.50	1,898.00	25	318.90
1,845.00	24	299.84	1,899.00	25	319.27
1,846.00	24	300.20	1,900.00	25	319.64
1,847.00	24	300.55	1,901.00	25	320.00
1,848.00	24	300.90	1,902.00	25	320.37
1,849.00	24	301.26	1,903.00	25	320.75
1,850.00	24	301.61	1,904.00	25	321.11
1,851.00	24	301.96	1,905.00	25	321.48
1,852.00	24	302.32	1,906.00	25	321.84
1,853.00	24	302.67	1,907.00	25	322.21
1,854.00	24	303.03	1,908.00	25	322.58
1,855.00	24	303.38	1,909.00	25	322.95
1,856.00	24	303.75	1,910.00	25	323.32
1,857.00	25	304.10	1,911.00	25	323.69
1,858.00	25	304.45	1,912.00	25	324.06
1,859.00	25	304.81	1,913.00	25	324.43
1,860.00	25	305.16	1,914.00	25	324.80
1,861.00	25	305.52	1,915.00	25	325.17
1,862.00	25	305.88	1,916.00	25	325.54
1,863.00	25	306.25	1,917.00	25	325.91
1,864.00	25	306.59	1,918.00	25	326.28
1,865.00	25	306.95	1,919.00	25	326.66
1,866.00	25	307.31	1,920.00	25	327.03
1,867.00	25	307.67	1,921.00	25	327.40
1,868.00	25	308.03	1,922.00	25	327.77
1,869.00	25	308.39	1,923.00	26	328.15
1,870.00	25	308.75	1,924.00	26	328.52
1,871.00	25	309.10	1,925.00	26	328.89
1,872.00	25	309.46	1,926.00	26	329.27
1,873.00	25	309.82	1,927.00	26	329.64
1,874.00	25	310.18	1,928.00	26	330.01
1,875.00	25	310.54	1,929.00	26	330.39
1,876.00	25	310.90	1,930.00	26	330.76
1,877.00	25	311.27	1,931.00	26	331.14
1,878.00	25	311.63	1,932.00	26	331.51
1,879.00	25	312.00	1,933.00	26	331.89
1,880.00	25	312.35	1,934.00	26	332.26
1,881.00	25	312.71	1,935.00	26	332.64
1,882.00	25	313.07	1,936.00	26	333.02
1,883.00	25	313.44	1,937.00	26	333.39
1,884.00	25	313.80	1,938.00	26	333.77
1,885.00	25	314.16	1,939.00	26	334.15
1,886.00	25	314.53	1,940.00	26	334.52
1,887.00	25	314.89	1,941.00	26	334.90
1,888.00	25	315.25	1,942.00	26	335.28
1,889.00	25	315.62	1,943.00	26	335.66
1,890.00	25	315.98	1,944.00	26	336.04

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
1,945.00	26	336.41	1,999.00	27	357.25
1,946.00	26	336.79	2,000.00	27	357.64
1,947.00	26	337.17	2,001.00	27	358.03
1,948.00	26	337.55	2,002.00	27	358.43
1,949.00	26	337.93	2,003.00	27	358.82
1,950.00	26	338.31	2,004.00	27	359.22
1,951.00	26	338.69	2,005.00	27	359.61
1,952.00	26	339.07	2,006.00	27	360.00
1,953.00	26	339.45	2,007.00	27	360.40
1,954.00	26	339.83	2,008.00	27	360.79
1,955.00	26	340.21	2,009.00	27	361.19
1,956.00	26	340.59	2,010.00	27	361.59
1,957.00	26	340.98	2,011.00	27	361.98
1,958.00	26	341.36	2,012.00	27	362.38
1,959.00	26	341.75	2,013.00	27	362.77
1,960.00	26	342.12	2,014.00	27	363.17
1,961.00	26	342.51	2,015.00	27	363.57
1,962.00	26	342.89	2,016.00	27	363.97
1,963.00	26	343.27	2,017.00	26	364.36
1,964.00	26	343.66	2,018.00	27	364.76
1,965.00	26	344.04	2,019.00	27	365.16
1,966.00	26	344.42	2,020.00	27	365.56
1,967.00	26	344.81	2,021.00	27	365.96
1,968.00	26	345.19	2,022.00	27	366.36
1,969.00	26	345.58	2,023.00	27	366.76
1,970.00	26	345.96	2,024.00	27	367.16
1,971.00	26	346.35	2,025.00	27	367.56
1,972.00	26	346.73	2,026.00	27	367.96
1,973.00	26	347.12	2,027.00	27	368.36
1,974.00	26	347.51	2,028.00	27	368.76
1,975.00	26	347.89	2,029.00	27	369.16
1,976.00	26	348.28	2,030.00	27	369.56
1,977.00	26	348.67	2,031.00	27	369.96
1,978.00	26	349.05	2,032.00	27	370.36
1,979.00	26	349.44	2,033.00	27	370.76
1,980.00	26	349.83	2,034.00	27	371.17
1,981.00	26	350.22	2,035.00	27	371.57
1,982.00	26	350.60	2,036.00	27	371.97
1,983.00	26	351.00	2,037.00	27	372.37
1,984.00	26	351.38	2,038.00	27	372.78
1,985.00	26	351.77	2,039.00	27	373.18
1,986.00	26	352.16	2,040.00	27	373.59
1,987.00	26	352.55	2,041.00	27	374.00
1,988.00	27	352.94	2,042.00	27	374.39
1,989.00	27	353.33	2,043.00	27	374.80
1,990.00	27	353.72	2,044.00	27	375.20
1,991.00	27	354.11	2,045.00	27	375.61
1,992.00	27	354.50	2,046.00	27	376.01
1,993.00	27	354.89	2,047.00	27	376.42
1,994.00	27	355.29	2,048.00	27	376.83
1,995.00	27	355.68	2,049.00	27	377.23
1,996.00	27	356.07	2,050.00	27	377.64
1,997.00	27	356.46	2,051.00	27	378.05
1,998.00	27	356.85	2,052.00	28	378.45

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,053.00	28	378.86	2,107.00	28	401.27
2,054.00	28	379.27	2,108.00	28	401.70
2,055.00	28	379.68	2,109.00	28	402.12
2,056.00	28	380.09	2,110.00	28	402.54
2,057.00	28	380.50	2,111.00	28	402.97
2,058.00	28	380.90	2,112.00	28	403.39
2,059.00	28	381.31	2,113.00	28	403.81
2,060.00	28	381.72	2,114.00	28	404.25
2,061.00	28	382.13	2,115.00	28	404.66
2,062.00	28	382.54	2,116.00	29	405.09
2,063.00	28	382.95	2,117.00	29	405.51
2,064.00	28	383.36	2,118.00	29	405.94
2,065.00	28	383.77	2,119.00	29	406.36
2,066.00	28	384.18	2,120.00	29	406.79
2,067.00	28	384.59	2,121.00	29	407.22
2,068.00	28	385.01	2,122.00	29	407.64
2,069.00	28	385.42	2,123.00	29	408.07
2,070.00	28	385.83	2,124.00	29	408.50
2,071.00	28	386.25	2,125.00	29	408.92
2,072.00	28	386.66	2,126.00	29	409.35
2,073.00	28	387.07	2,127.00	29	409.78
2,074.00	28	387.48	2,128.00	29	410.21
2,075.00	28	387.89	2,129.00	29	410.64
2,076.00	28	388.31	2,130.00	29	411.07
2,077.00	28	388.72	2,131.00	29	411.50
2,078.00	28	389.14	2,132.00	29	411.92
2,079.00	28	389.55	2,133.00	29	412.35
2,080.00	28	389.97	2,134.00	29	412.78
2,081.00	28	390.38	2,135.00	29	413.21
2,082.00	28	390.80	2,136.00	29	413.64
2,083.00	28	391.21	2,137.00	29	414.07
2,084.00	28	391.63	2,138.00	29	414.51
2,085.00	28	392.04	2,139.00	29	414.94
2,086.00	28	392.46	2,140.00	29	415.37
2,087.00	28	392.88	2,141.00	29	415.80
2,088.00	28	393.30	2,142.00	29	416.23
2,089.00	28	393.71	2,143.00	29	416.67
2,090.00	28	394.13	2,144.00	29	417.10
2,091.00	28	394.55	2,145.00	29	417.53
2,092.00	28	394.97	2,146.00	29	417.96
2,093.00	28	395.39	2,147.00	29	418.40
2,094.00	28	395.80	2,148.00	29	418.83
2,095.00	28	396.22	2,149.00	29	419.27
2,096.00	28	396.64	2,150.00	29	419.70
2,097.00	28	397.06	2,151.00	29	420.14
2,098.00	28	397.48	2,152.00	29	420.57
2,099.00	28	397.90	2,153.00	29	421.01
2,100.00	28	398.32	2,154.00	29	421.44
2,101.00	28	398.75	2,155.00	29	421.88
2,102.00	28	399.16	2,156.00	29	422.31
2,103.00	28	399.59	2,157.00	29	422.75
2,104.00	28	400.01	2,158.00	29	423.19
2,105.00	28	400.43	2,159.00	29	423.62
2,106.00	28	400.85	2,160.00	29	424.06

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,161.00	29	424.50	2,215.00	30	448.56
2,162.00	29	424.94	2,216.00	30	449.01
2,163.00	29	425.38	2,217.00	30	449.47
2,164.00	29	425.81	2,218.00	30	449.92
2,165.00	29	426.25	2,219.00	30	450.37
2,166.00	29	426.69	2,220.00	30	450.83
2,167.00	29	427.13	2,221.00	30	451.28
2,168.00	29	427.57	2,222.00	30	451.75
2,169.00	29	428.01	2,223.00	30	452.19
2,170.00	29	428.45	2,224.00	30	452.65
2,171.00	29	428.89	2,225.00	30	453.11
2,172.00	29	429.33	2,226.00	30	453.56
2,173.00	29	429.77	2,227.00	30	454.02
2,174.00	29	430.21	2,228.00	30	454.48
2,175.00	29	430.66	2,229.00	30	454.93
2,176.00	29	431.10	2,230.00	30	455.39
2,177.00	29	431.54	2,231.00	30	455.85
2,178.00	29	431.98	2,232.00	30	456.31
2,179.00	30	432.43	2,233.00	30	456.77
2,180.00	30	432.87	2,234.00	30	457.22
2,181.00	30	433.31	2,235.00	30	457.68
2,182.00	30	433.76	2,236.00	30	458.14
2,183.00	30	434.20	2,237.00	30	458.60
2,184.00	30	434.64	2,238.00	30	459.06
2,185.00	30	435.09	2,239.00	30	459.52
2,186.00	30	435.53	2,240.00	30	459.98
2,187.00	30	435.98	2,241.00	31	460.44
2,188.00	30	436.42	2,242.00	31	460.90
2,189.00	30	436.87	2,243.00	31	461.37
2,190.00	30	437.32	2,244.00	31	461.83
2,191.00	30	437.76	2,245.00	31	462.29
2,192.00	30	438.21	2,246.00	31	462.75
2,193.00	30	438.65	2,247.00	31	463.21
2,194.00	30	439.10	2,248.00	31	463.68
2,195.00	30	439.55	2,249.00	31	464.14
2,196.00	30	440.00	2,250.00	31	464.60
2,197.00	30	440.44	2,251.00	31	465.07
2,198.00	30	440.89	2,252.00	31	465.53
2,199.00	30	441.34	2,253.00	31	466.00
2,200.00	30	441.79	2,254.00	31	466.46
2,201.00	30	442.25	2,255.00	31	466.93
2,202.00	30	442.69	2,256.00	31	467.39
2,203.00	30	443.14	2,257.00	31	467.86
2,204.00	30	443.59	2,258.00	31	468.32
2,205.00	30	444.04	2,259.00	31	468.79
2,206.00	30	444.50	2,260.00	31	469.26
2,207.00	30	444.94	2,261.00	31	469.72
2,208.00	30	445.39	2,262.00	31	470.19
2,209.00	30	445.84	2,263.00	31	470.66
2,210.00	30	446.29	2,264.00	31	471.12
2,211.00	30	446.75	2,265.00	31	471.59
2,212.00	30	447.20	2,266.00	31	472.06
2,213.00	30	447.65	2,267.00	31	472.53
2,214.00	30	448.10	2,268.00	31	473.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,269.00	31	473.47	2,323.00	32	499.25
2,270.00	31	473.94	2,324.00	32	499.73
2,271.00	31	474.41	2,325.00	32	500.22
2,272.00	31	474.88	2,326.00	32	500.70
2,273.00	31	475.35	2,327.00	32	501.19
2,274.00	31	475.82	2,328.00	32	501.68
2,275.00	31	476.29	2,329.00	32	502.16
2,276.00	31	476.76	2,330.00	32	502.65
2,277.00	31	477.23	2,331.00	32	503.14
2,278.00	31	477.70	2,332.00	32	503.63
2,279.00	31	478.17	2,333.00	32	504.11
2,280.00	31	478.65	2,334.00	32	504.60
2,281.00	31	479.12	2,335.00	32	505.09
2,282.00	31	479.59	2,336.00	32	505.58
2,283.00	31	480.07	2,337.00	32	506.07
2,284.00	31	480.54	2,338.00	32	506.56
2,285.00	31	481.01	2,339.00	32	507.05
2,286.00	31	481.50	2,340.00	32	507.54
2,287.00	31	481.96	2,341.00	32	508.03
2,288.00	31	482.44	2,342.00	32	508.52
2,289.00	31	482.91	2,343.00	32	509.02
2,290.00	31	483.39	2,344.00	32	509.51
2,291.00	31	483.86	2,345.00	32	510.00
2,292.00	31	484.34	2,346.00	32	510.50
2,293.00	31	484.81	2,347.00	32	510.98
2,294.00	31	485.29	2,348.00	32	511.48
2,295.00	31	485.77	2,349.00	32	511.97
2,296.00	31	486.25	2,350.00	32	512.46
2,297.00	31	486.72	2,351.00	32	512.96
2,298.00	31	487.20	2,352.00	32	513.45
2,299.00	31	487.68	2,353.00	32	513.95
2,300.00	31	488.16	2,354.00	32	514.44
2,301.00	31	488.64	2,355.00	32	514.94
2,302.00	32	489.11	2,356.00	32	515.43
2,303.00	32	489.59	2,357.00	32	515.93
2,304.00	32	490.07	2,358.00	32	516.42
2,305.00	32	490.55	2,359.00	32	516.92
2,306.00	32	491.03	2,360.00	32	517.42
2,307.00	32	491.51	2,361.00	32	517.91
2,308.00	32	492.00	2,362.00	33	518.41
2,309.00	32	492.48	2,363.00	33	518.91
2,310.00	32	492.96	2,364.00	33	519.41
2,311.00	32	493.44	2,365.00	33	519.91
2,312.00	32	493.92	2,366.00	33	520.40
2,313.00	32	494.40	2,367.00	33	520.90
2,314.00	32	494.89	2,368.00	33	521.40
2,315.00	32	495.37	2,369.00	33	521.90
2,316.00	32	495.85	2,370.00	33	522.40
2,317.00	32	496.34	2,371.00	33	522.90
2,318.00	32	496.82	2,372.00	33	523.40
2,319.00	32	497.30	2,373.00	33	523.90
2,320.00	32	497.79	2,374.00	33	524.40
2,321.00	32	498.27	2,375.00	33	524.91
2,322.00	32	498.76	2,376.00	33	525.41

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,377.00	33	525.91	2,431.00	34	553.48
2,378.00	33	526.41	2,432.00	34	554.00
2,379.00	33	526.91	2,433.00	34	554.52
2,380.00	33	527.42	2,434.00	34	555.04
2,381.00	33	527.92	2,435.00	34	555.56
2,382.00	33	528.42	2,436.00	34	556.08
2,383.00	33	528.93	2,437.00	34	556.60
2,384.00	33	529.43	2,438.00	34	557.13
2,385.00	33	529.94	2,439.00	34	557.65
2,386.00	33	530.44	2,440.00	34	558.17
2,387.00	33	530.95	2,441.00	34	558.69
2,388.00	33	531.45	2,442.00	34	559.21
2,389.00	33	531.96	2,443.00	34	559.75
2,390.00	33	532.46	2,444.00	34	560.26
2,391.00	33	532.97	2,445.00	34	560.78
2,392.00	33	533.48	2,446.00	34	561.31
2,393.00	33	533.98	2,447.00	34	561.83
2,394.00	33	534.50	2,448.00	34	562.36
2,395.00	33	535.00	2,449.00	34	562.88
2,396.00	33	535.51	2,450.00	34	563.41
2,397.00	33	536.02	2,451.00	34	563.93
2,398.00	33	536.52	2,452.00	34	564.46
2,399.00	33	537.03	2,453.00	34	564.98
2,400.00	33	537.54	2,454.00	34	565.51
2,401.00	33	538.05	2,455.00	34	566.04
2,402.00	33	538.56	2,456.00	34	566.56
2,403.00	33	539.07	2,457.00	34	567.09
2,404.00	33	539.58	2,458.00	34	567.62
2,405.00	33	540.09	2,459.00	34	568.15
2,406.00	33	540.60	2,460.00	34	568.67
2,407.00	33	541.12	2,461.00	34	569.20
2,408.00	33	541.63	2,462.00	34	569.73
2,409.00	33	542.14	2,463.00	34	570.26
2,410.00	33	542.65	2,464.00	34	570.79
2,411.00	33	543.16	2,465.00	34	571.32
2,412.00	33	543.68	2,466.00	34	571.85
2,413.00	33	544.19	2,467.00	34	572.38
2,414.00	33	544.70	2,468.00	34	572.91
2,415.00	33	545.22	2,469.00	34	573.44
2,416.00	33	545.73	2,470.00	34	573.97
2,417.00	33	546.25	2,471.00	34	574.51
2,418.00	33	546.76	2,472.00	34	575.04
2,419.00	33	547.28	2,473.00	34	575.57
2,420.00	33	547.79	2,474.00	34	576.10
2,421.00	33	548.31	2,475.00	34	576.64
2,422.00	34	548.82	2,476.00	34	577.17
2,423.00	34	549.34	2,477.00	34	577.70
2,424.00	34	549.86	2,478.00	34	578.25
2,425.00	34	550.37	2,479.00	34	578.77
2,426.00	34	550.89	2,480.00	34	579.31
2,427.00	34	551.41	2,481.00	35	579.84
2,428.00	34	551.93	2,482.00	35	580.38
2,429.00	34	552.45	2,483.00	35	580.91
2,430.00	34	552.96	2,484.00	35	581.45

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,485.00	35	582.00	2,539.00	35	611.44
2,486.00	35	582.52	2,540.00	36	612.00
2,487.00	35	583.06	2,541.00	36	612.55
2,488.00	35	583.60	2,542.00	36	613.10
2,489.00	35	584.14	2,543.00	36	613.66
2,490.00	35	584.67	2,544.00	36	614.22
2,491.00	35	585.21	2,545.00	36	614.77
2,492.00	35	585.75	2,546.00	36	615.33
2,493.00	35	586.29	2,547.00	36	615.89
2,494.00	35	586.83	2,548.00	36	616.44
2,495.00	35	587.37	2,549.00	36	617.00
2,496.00	35	587.91	2,550.00	36	617.56
2,497.00	35	588.45	2,551.00	36	618.12
2,498.00	35	589.00	2,552.00	36	618.68
2,499.00	35	589.53	2,553.00	36	619.23
2,500.00	35	590.07	2,554.00	36	619.79
2,501.00	35	590.61	2,555.00	36	620.35
2,502.00	35	591.16	2,556.00	36	620.91
2,503.00	35	591.70	2,557.00	36	621.47
2,504.00	35	592.25	2,558.00	36	622.03
2,505.00	35	592.78	2,559.00	36	622.59
2,506.00	35	593.33	2,560.00	36	623.16
2,507.00	35	593.87	2,561.00	36	623.72
2,508.00	35	594.41	2,562.00	36	624.28
2,509.00	35	594.96	2,563.00	36	624.84
2,510.00	35	595.50	2,564.00	36	625.40
2,511.00	35	596.05	2,565.00	36	625.97
2,512.00	35	596.59	2,566.00	36	626.53
2,513.00	35	597.14	2,567.00	36	627.09
2,514.00	35	597.68	2,568.00	36	627.66
2,515.00	35	598.23	2,569.00	36	628.22
2,516.00	35	598.78	2,570.00	36	628.79
2,517.00	35	599.32	2,571.00	36	629.35
2,518.00	35	599.87	2,572.00	36	629.92
2,519.00	35	600.42	2,573.00	36	630.48
2,520.00	35	600.97	2,574.00	36	631.05
2,521.00	35	601.52	2,575.00	36	631.61
2,522.00	35	602.06	2,576.00	36	632.18
2,523.00	35	602.61	2,577.00	36	632.75
2,524.00	35	603.16	2,578.00	36	633.32
2,525.00	35	603.71	2,579.00	36	633.88
2,526.00	35	604.26	2,580.00	36	634.45
2,527.00	35	604.81	2,581.00	36	635.02
2,528.00	35	605.36	2,582.00	36	635.59
2,529.00	35	605.91	2,583.00	36	636.16
2,530.00	35	606.46	2,584.00	36	636.73
2,531.00	35	607.02	2,585.00	36	637.30
2,532.00	35	607.57	2,586.00	36	637.87
2,533.00	35	608.12	2,587.00	36	638.44
2,534.00	35	608.67	2,588.00	36	639.01
2,535.00	35	609.23	2,589.00	36	639.58
2,536.00	35	609.78	2,590.00	36	640.15
2,537.00	35	610.33	2,591.00	36	640.72
2,538.00	35	610.89	2,592.00	36	641.29

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,593.00	36	641.87	2,647.00	37	673.29
2,594.00	36	642.44	2,648.00	37	673.88
2,595.00	36	643.01	2,649.00	37	674.47
2,596.00	36	643.59	2,650.00	37	675.06
2,597.00	37	644.16	2,651.00	37	675.65
2,598.00	37	644.73	2,652.00	37	676.25
2,599.00	37	645.31	2,653.00	37	676.84
2,600.00	37	645.88	2,654.00	38	677.43
2,601.00	37	646.46	2,655.00	38	678.03
2,602.00	37	647.03	2,656.00	38	678.62
2,603.00	37	647.61	2,657.00	38	679.22
2,604.00	37	648.19	2,658.00	38	679.81
2,605.00	37	648.76	2,659.00	38	680.41
2,606.00	37	649.34	2,660.00	38	681.00
2,607.00	37	649.92	2,661.00	38	681.60
2,608.00	37	650.50	2,662.00	38	682.20
2,609.00	37	651.07	2,663.00	38	682.79
2,610.00	37	651.65	2,664.00	38	683.39
2,611.00	37	652.23	2,665.00	38	684.00
2,612.00	37	652.81	2,666.00	38	684.58
2,613.00	37	653.39	2,667.00	38	685.18
2,614.00	37	653.97	2,668.00	38	685.78
2,615.00	37	654.55	2,669.00	38	686.38
2,616.00	37	655.13	2,670.00	38	686.98
2,617.00	37	655.71	2,671.00	38	687.58
2,618.00	37	656.29	2,672.00	38	688.18
2,619.00	37	656.87	2,673.00	38	688.78
2,620.00	37	657.45	2,674.00	38	689.38
2,621.00	37	658.03	2,675.00	38	689.98
2,622.00	37	658.62	2,676.00	38	690.58
2,623.00	37	659.20	2,677.00	38	691.18
2,624.00	37	659.78	2,678.00	38	691.78
2,625.00	37	660.36	2,679.00	38	692.39
2,626.00	37	660.95	2,680.00	38	693.00
2,627.00	37	661.53	2,681.00	38	693.59
2,628.00	37	662.12	2,682.00	38	694.20
2,629.00	37	662.70	2,683.00	38	694.80
2,630.00	37	663.29	2,684.00	38	695.40
2,631.00	37	663.87	2,685.00	38	696.01
2,632.00	37	664.46	2,686.00	38	696.61
2,633.00	37	665.04	2,687.00	38	697.22
2,634.00	37	665.63	2,688.00	38	697.82
2,635.00	37	666.22	2,689.00	38	698.43
2,636.00	37	666.80	2,690.00	38	699.04
2,637.00	37	667.39	2,691.00	38	699.64
2,638.00	37	667.98	2,692.00	38	700.25
2,639.00	37	668.57	2,693.00	38	700.86
2,640.00	37	669.16	2,694.00	38	701.46
2,641.00	37	669.75	2,695.00	38	702.07
2,642.00	37	670.34	2,696.00	38	702.68
2,643.00	37	670.93	2,697.00	38	703.29
2,644.00	37	671.52	2,698.00	38	703.90
2,645.00	37	672.11	2,699.00	38	704.51
2,646.00	37	672.70	2,700.00	38	705.12

Loan Amount	Number of Payments	Total Interest	Loan Amount	Number of Payments	Total Interest
2,701.00	38	705.73	2,755.00	39	739.21
2,702.00	38	706.34	2,756.00	39	739.84
2,703.00	38	706.95	2,757.00	39	740.47
2,704.00	38	707.56	2,758.00	39	741.10
2,705.00	38	708.17	2,759.00	39	741.73
2,706.00	38	708.78	2,760.00	39	742.37
2,707.00	38	709.40	2,761.00	39	743.00
2,708.00	38	710.01	2,762.00	39	743.63
2,709.00	38	710.62	2,763.00	39	744.26
2,710.00	39	711.25	2,764.00	39	744.90
2,711.00	39	711.85	2,765.00	40	745.53
2,712.00	39	712.46	2,766.00	40	746.16
2,713.00	39	713.08	2,767.00	40	746.80
2,714.00	39	713.69	2,768.00	40	747.43
2,715.00	39	714.31	2,769.00	40	748.07
2,716.00	39	714.92	2,770.00	40	748.70
2,717.00	39	715.54	2,771.00	40	749.34
2,718.00	39	716.16	2,772.00	40	749.97
2,719.00	39	716.77	2,773.00	40	750.61
2,720.00	39	717.39	2,774.00	40	751.25
2,721.00	39	718.01	2,775.00	40	751.88
2,722.00	39	718.62	2,776.00	40	752.52
2,723.00	39	719.25	2,777.00	40	753.16
2,724.00	39	719.86	2,778.00	40	753.80
2,725.00	39	720.48	2,779.00	40	754.44
2,726.00	39	721.10	2,780.00	40	755.07
2,727.00	39	721.72	2,781.00	40	755.71
2,728.00	39	722.34	2,782.00	40	756.35
2,729.00	39	722.96	2,783.00	40	757.00
2,730.00	39	723.58	2,784.00	40	757.63
2,731.00	39	724.20	2,785.00	40	758.27
2,732.00	39	724.82	2,786.00	40	758.92
2,733.00	39	725.44	2,787.00	40	759.56
2,734.00	39	726.06	2,788.00	40	760.20
2,735.00	39	726.69	2,789.00	40	760.84
2,736.00	39	727.31	2,790.00	40	761.48
2,737.00	39	727.93	2,791.00	40	762.13
2,738.00	39	728.56	2,792.00	40	762.77
2,739.00	39	729.18	2,793.00	40	763.41
2,740.00	39	729.80	2,794.00	40	764.06
2,741.00	39	730.43	2,795.00	40	764.70
2,742.00	39	731.05	2,796.00	40	765.35
2,743.00	39	731.68	2,797.00	40	766.00
2,744.00	39	732.31	2,798.00	40	766.64
2,745.00	39	732.93	2,799.00	40	767.28
2,746.00	39	733.56	2,800.00	40	767.93
2,747.00	39	734.18	2,801.00	40	768.58
2,748.00	39	734.81	2,802.00	40	769.23
2,749.00	39	735.44	2,803.00	40	769.87
2,750.00	39	736.07	2,804.00	40	770.52
2,751.00	39	736.70	2,805.00	40	771.17
2,752.00	39	737.32	2,806.00	40	771.82
2,753.00	39	737.95	2,807.00	40	772.47
2,754.00	39	738.58	2,808.00	40	773.12

5% Quarterly Repayment Chart at $90.00

Loan Amount	Number of Payments	Total Interest
2,809.00	40	773.77
2,810.00	40	774.42
2,811.00	40	775.07
2,812.00	40	775.72
2,813.00	40	776.37
2,814.00	40	777.02
2,815.00	40	777.67
2,816.00	40	778.32
2,817.00	40	778.98
2,818.00	40	779.63
2,819.00	40	780.28

Loan Amount	Number of Payments	Total Interest

APPENDIX J

Sample Exit Interview/Repayment Schedule

_____NDSL
_____Nursing
_____Vet. Med.
_____Human Med.
_____Human Med.
_____Osteo. Med.
_____R.W.J. Human
_____R.W.J. Osteo

INSTITUTION
NDSL - NURSING - HEALTH PROFESSIONS LOANS
EXIT INTERVIEW/TRUTH-IN-LENDING
REPAYMENT SCHEDULE

Name (Mr.) (Mrs.) (Ms.) _____
Last First Middle

Home Address _____
No. and Street City State Zip Code

Phone Number ( ) _____

The student loans which you received and which are checked above, together with an **annual percentage rate** of 4% on the unpaid balance, is repayable in accordance with this repayment schedule. With your leaving _____ on _____, your **finance charge** will begin to accrue on _____.

The **amount financed** $2,150.00, together with a **finance charge** of $319.03 (the total amount of interest to be paid if payments are in accordance with this schedule), is to be cancelled or repaid in 28 quarterly (every three months) payments of $90.00 each. The total amount to be paid, including the **amount financed** and the **finance charge** will be $2,469.03. Your first payment will be due on _____ and will be followed by payments each quarter thereafter. Statements will be sent approximately twenty (20) days before each payment is due.

The **amount financed** is repayable in accordance with this repayment schedule, and is subject to provisions relating to **delinquency** and **default charges** specified in your promissory note(s). These may include a penalty charge for late payment or submission of forms, and the possibility that the total unpaid balance, including interest due, shall become due and payable immediately. Collection agencies will be used on loans which become more than 120 days past due.

You may, at your option and without penalty, prepay all or any part of the principal plus the accrued interest at any time.

The brochure which is being provided at this time covers deferment and cancellation provisions of your loan. Please become familiar with the terms.

Notification of your name or address changes must be made to _____ Loan Receivables Division. Checks should be payable to _____ and mailed to:

Institution
NDEA, Nursing, and Health Professions Loans
Address

_____ _____
Date Institution Representative

I acknowledge receipt of an exact copy of this statement.

_____ _____
Date Signature of Borrower

_____ _____
Social Security # Student Number

APPENDIX K

Sample Repayment Letter

Date

Name
Address
Address

Dear _____:

The National Defense/Direct Student Loan Program, from which you borrowed $2,150.00 while you were a student at _____, requires repayment in quarterly installments with a **finance charge** computed at an **annual percentage rate** of 4%. This **finance charge** will begin to accrue on _____ and will be calculated on the unpaid balance of your loan.

The **amount financed** along with the **finance charge** of $319.03 will be payable in 28 quarterly payments of $90.00 each beginning on _____. Statements will be sent approximately 20 days before each payment is due. The total amount to be repaid, if paid in accordance with this schedule, will be $2,469.03. This repayment scedule is subject to provisions relating to **delinquency** and **default charges** as specified in your promissory note, copies of which are enclosed. The amount shown as your quarterly payment is the minimum amount due per quarter to keep your loan current. Checks should be payable to _____.

Enclosed is the N.D.S.L. Rights and Obligations brochure which covers information regarding cancellation and deferments. If forms are not received with your bill, please request them from this office.

Sincerely,

Name
Title
Telephone Number

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P.S. Please complete the information requested below and return a copy in the enclosed envelope.

Date_____Signature of Borrower_____

Phone Number _____
Area Code Number

Address _____
No. and Street City State Zip Code

☆U.S. GOVERNMENT PRINTING OFFICE: 1984-432-061/558